

ARC serving North Alabama

Southeast and Caribbean Division · Alabama and Mississippi Region
AL · 12 counties · HQ Huntsville, AL · FEMA Region IV

1,210,608

People

489,101

Households

41.8%

Households below the ALICE survival threshold

12

Counties · 8,404 sq mi

Nearly **42% of households** across this chapter live below the ALICE survival threshold — the working families one disaster away from crisis.

In this report · Economic vulnerability · Who lives here · Home fire mission (FLARE) · mission delivery & the bespoke relationship strategy to follow

Sources: American Red Cross geography + 2023 demographics reference table; United Way ALICE + poverty (latest county year).

CONTENTS

In this report.

ARC serving North Alabama · 12 counties · AL

Geography & Footprint	3
Who Lives Here	4
Economic Vulnerability	5
Disaster Risk	6
FEMA Disaster History	7
Home Fire Mission (FLARE)	8
Response & Prevention	9
Red Cross Facilities	10
Philanthropy & Donors	11
County Deep Dives	12
Live Tools	24
Sources & Methodology	25
Appendix · County Data	26

Bespoke chapter intelligence — every figure traces to a named source.

The chapter's footprint.

12

Counties

8,404

Square miles

1,210,608

People

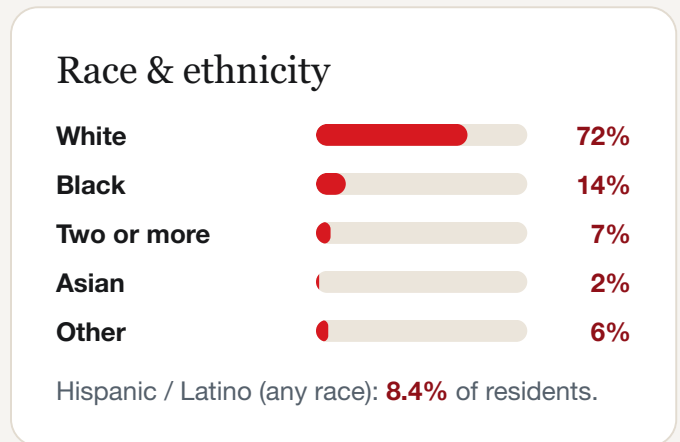
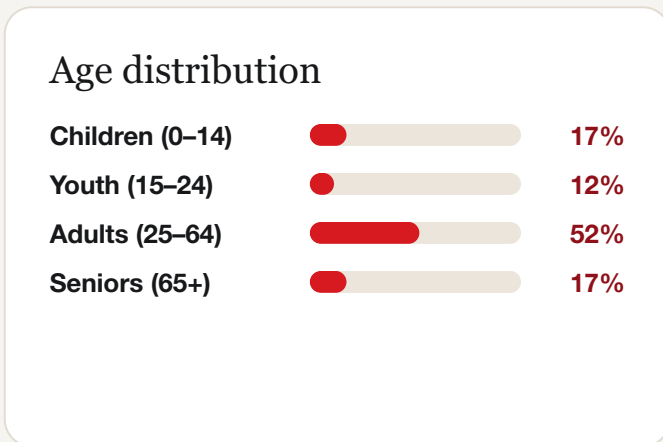
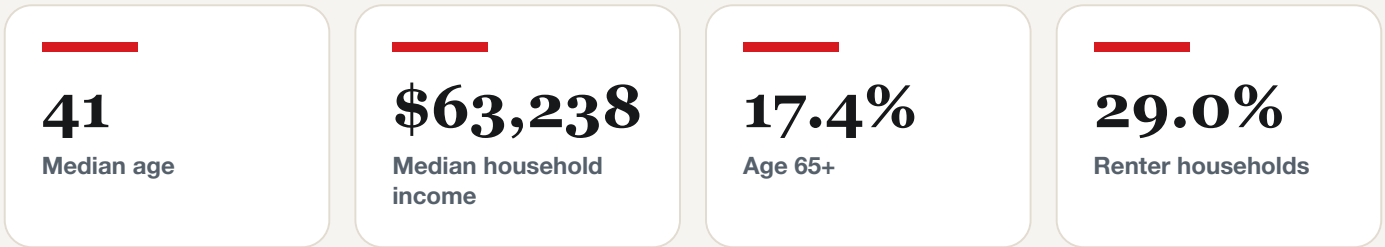
**Alabama and
Mississippi
Region**

Southeast and
Caribbean Division

COUNTY	PEOPLE	SQ MI	% OF CHAPTER
Madison	406,026	813	33.5%
Morgan	124,960	599	10.3%
Limestone	111,551	607	9.2%
Etowah	102,922	549	8.5%
Marshall	99,025	623	8.2%
Lauderdale	94,177	721	7.8%
DeKalb	71,540	779	5.9%
Colbert	58,319	622	4.8%
Jackson	52,517	1,127	4.3%
Lawrence	32,872	717	2.7%
Franklin	31,976	647	2.6%
Cherokee	24,723	600	2.0%

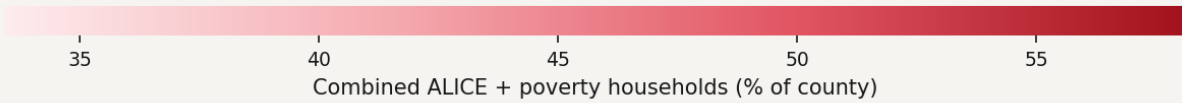
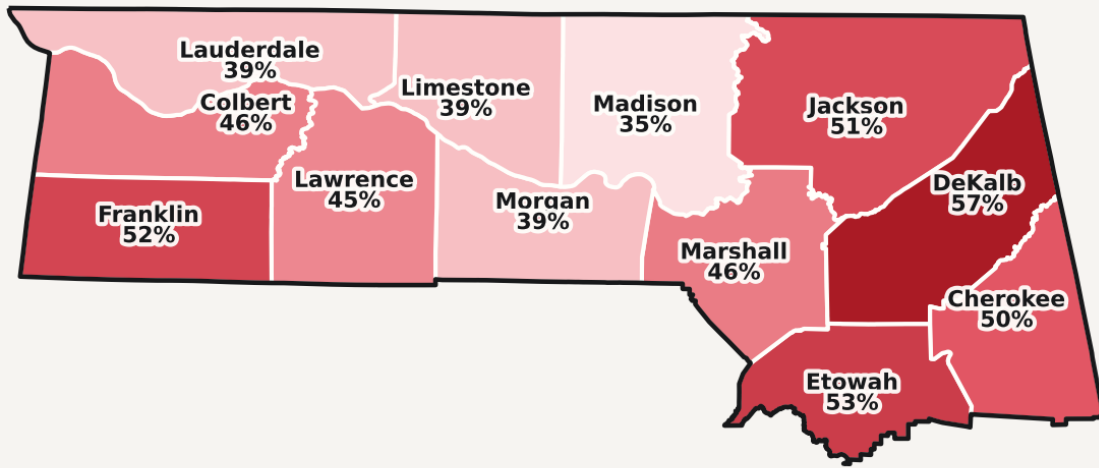
HQ: Huntsville, AL · FEMA Region IV. Counties sorted by population.

The people of this chapter.



Source: American Red Cross 2023 demographics reference table. Chapter figures aggregate the 12 counties; median age and income are population-weighted.

Where the need is greatest.



COUNTY	PEOPLE	MEDIAN HH INCOME	ALICE	POVERTY	COMBINED
DeKalb	71,540	\$44,902	34.9%	22.1%	57.0%
Etowah	102,922	\$46,512	33.5%	19.3%	52.8%
Franklin	31,976	\$45,101	35.3%	16.4%	51.8%
Jackson	52,517	\$43,999	33.6%	17.4%	51.1%
Cherokee	24,723	\$45,817	33.9%	15.9%	49.8%
Marshall	99,025	\$52,792	27.8%	18.2%	46.1%
Colbert	58,319	\$55,009	29.2%	16.6%	45.8%
Lawrence	32,872	\$49,936	30.7%	14.3%	45.0%
Morgan	124,960	\$57,733	27.3%	11.7%	39.0%
Limestone	111,551	\$72,808	28.9%	10.0%	38.9%
Lauderdale	94,177	\$52,843	24.6%	14.1%	38.7%
Madison	406,026	\$81,968	24.3%	10.5%	34.8%

Combined = households in poverty plus ALICE households (above poverty, below the cost of basics), as a share of all county households. Source: United Way ALICE, latest county year.

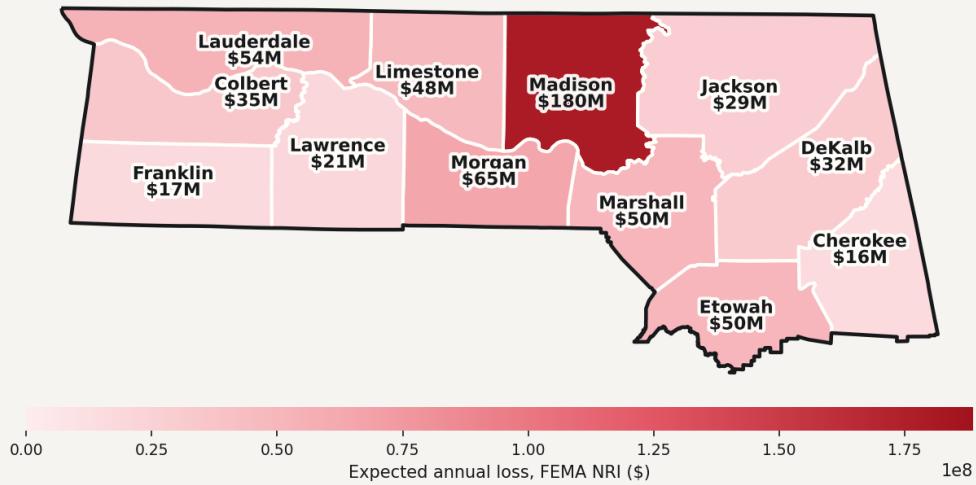
What this chapter is up against.

\$596.3M
Expected annual loss, all hazards

Madison
Highest-risk county

54.9%
Avg social vulnerability (SVI)

3
FEMA declarations, 5 yr (top county)



COUNTY	NRI RISK	EXP. ANNUAL LOSS	SVI %ILE	FEMA 5YR	FEMA ALL
Madison	Relatively High	\$179.6M	35.1%	1	21
Morgan	Relatively Moderate	\$65.1M	67.9%	3	24
Lauderdale	Relatively Moderate	\$53.8M	49.2%	2	20
Etowah	Relatively Moderate	\$50.3M	67.2%	1	29
Marshall	Relatively Moderate	\$50.2M	62.0%	1	29
Limestone	Relatively Low	\$47.6M	32.3%	1	22
Colbert	Relatively Low	\$34.9M	44.7%	2	24
DeKalb	Relatively Low	\$31.6M	75.6%	1	34
Jackson	Relatively Low	\$29.4M	71.9%	1	28
Lawrence	Relatively Low	\$20.5M	36.2%	1	22
Franklin	Relatively Low	\$17.2M	75.8%	1	22
Cherokee	Relatively Low	\$16.1M	40.6%	1	25

Sources: FEMA National Risk Index 2025 (risk rating, expected annual loss), CDC/ATSDR SVI 2022 (social-vulnerability percentile), FEMA disaster declarations — via the Red Cross national county database.

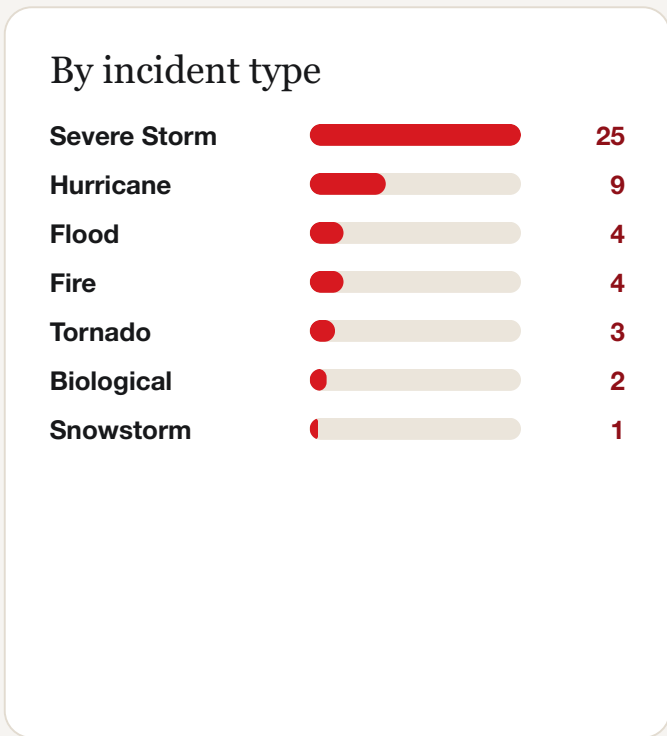
A chapter shaped by disaster.

49
Federal disaster declarations

9
Hurricanes

Severe Storm
Most common type

2024
Most recent

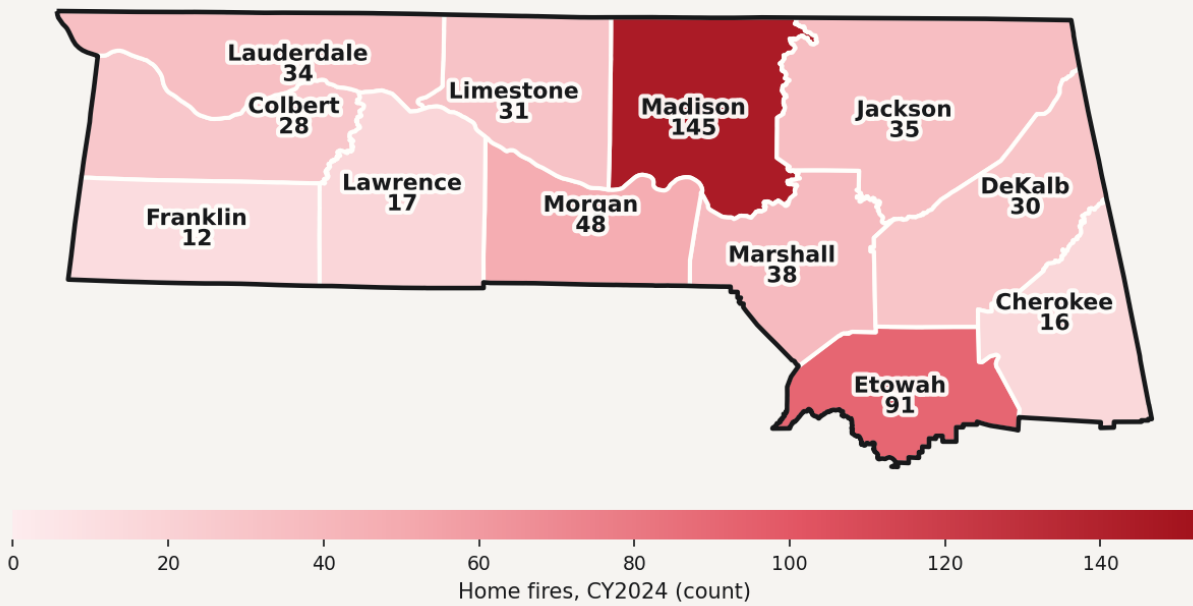
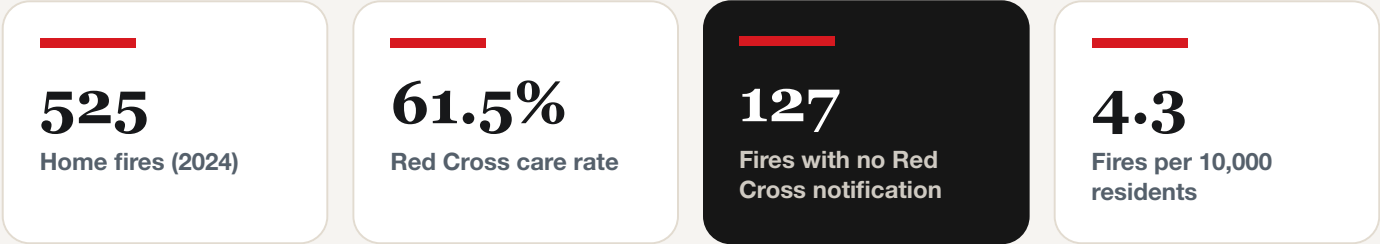


Most recent declarations

FY	DISASTER	TYPE
2024	Hurricane Helene	Hurricane
2023	Severe Storms, Straight-Line Winds, And Tornadoes	Severe Storm
2023	Severe Storms, Straight-Line Winds, And Tornadoes	Severe Storm
2021	Hurricane Zeta	Hurricane
2020	Hurricane Sally	Hurricane
2020	Severe Thunderstorms	Severe Storm
2020	Severe Storms And Flooding	Severe Storm
2020	Covid-19 Pandemic	Biological
2020	Covid-19	Biological
2019	Severe Storms, Straight-Line Winds, Tornadoes, And Flooding	Severe Storm

Source: FEMA Disaster Declarations Summaries v2 — county-level, deduplicated to unique disasters.

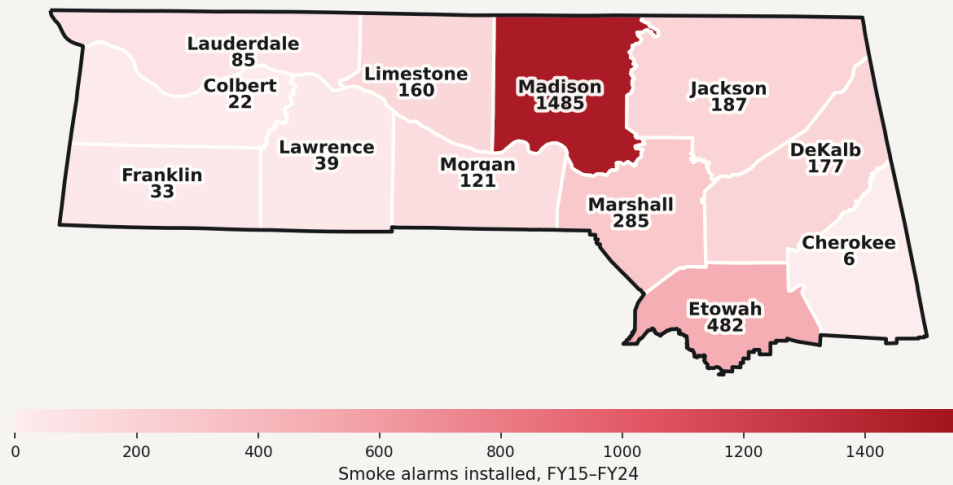
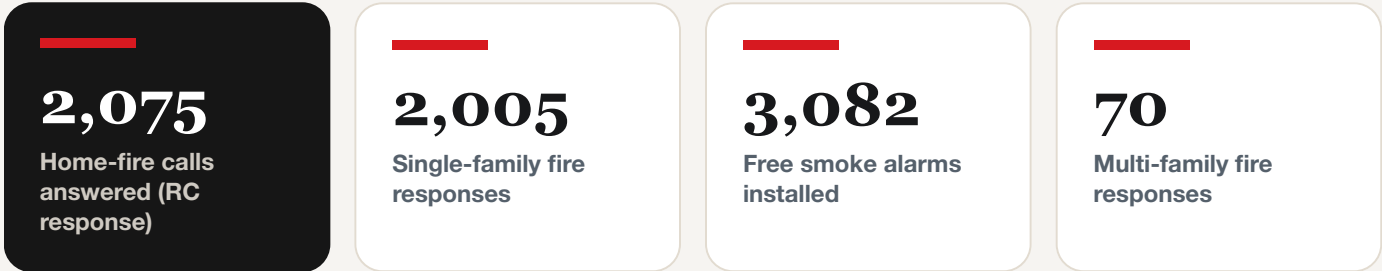
Every home fire is a Red Cross moment.



Red Cross cared for **62%** of home fires — but **127 (24%)** happened with no Red Cross notification: the prevention, smoke-alarm, and response opportunity, county by county.

Source: FLARE Fire Incidents 2024 (American Red Cross, public layer). "With care" = Red Cross provided assistance; "no notification" = the Red Cross was never alerted to the fire.

Red Cross shows up — and prevents.



Red Cross answered **2,075** home-fire calls and installed **3,082** free smoke alarms across the chapter — response and prevention, county by county.

Sources: DRO National 800-RedCross Calls by County (RC fire responses); Smoke Alarm Installs FY15-FY24 (American Red Cross).

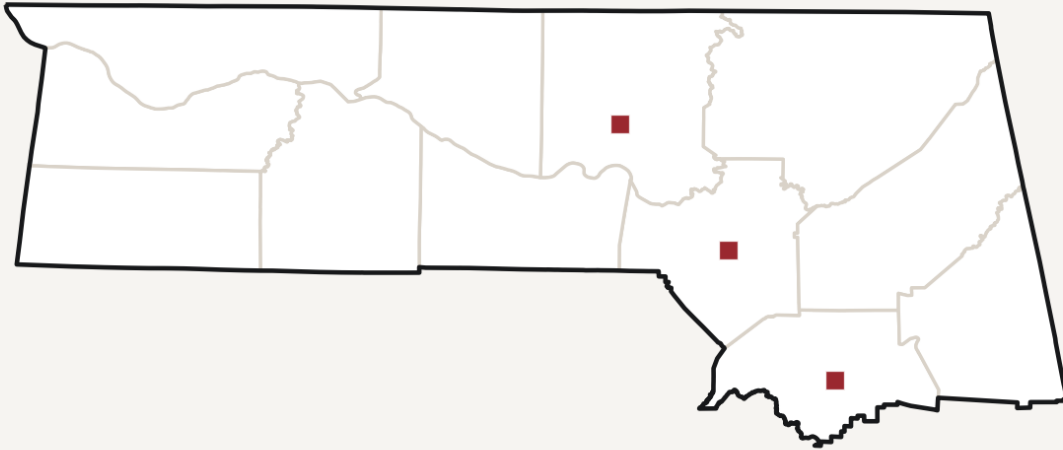
The chapter's physical footprint.

3
Red Cross facilities

0
Owned

3
Leased / licensed

1
BioMed sites



By type / function

Partner / indirect site	2
Shared site	1

BioMed facilities

Huntsville AL Blood Donation Center	Platelets & Red Cells
-------------------------------------	----------------------------------

Sources: Red Cross real-estate portfolio (reintel.jbf.com) + BioMed facilities (biomed.jbf.com). Locations, types and functions only — no cost, square footage, or lease terms are disclosed.

Who gives here.

Major-donor giving across the chapter — three fiscal years. Internal planning data.

\$733,135

Total giving, 3-year

35

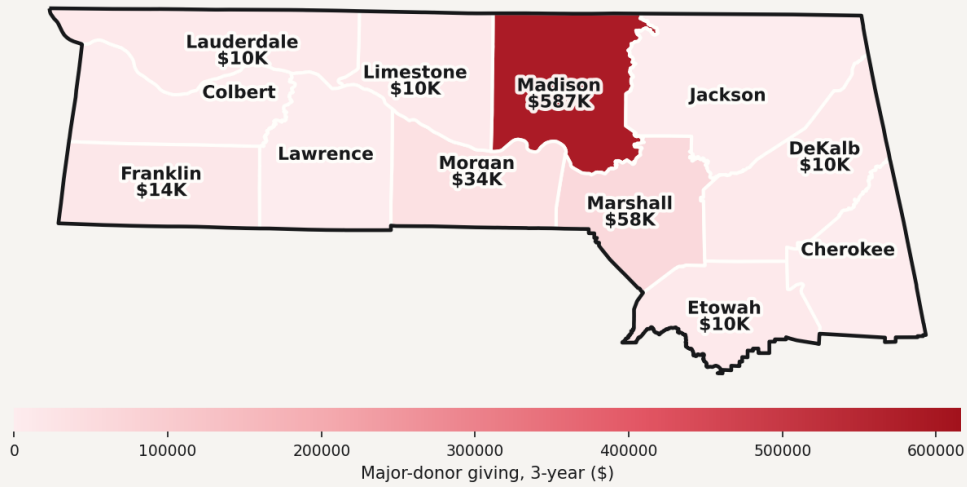
Major donors

\$154,042

Current FY • ▼ 65% vs prior FY

\$586,805

Top: Madison



COUNTY	MAJOR DONORS	TOTAL GIVING, 3-YEAR
Madison	28	\$586,805
Marshall	1	\$58,125
Morgan	1	\$33,955
Franklin	1	\$14,500
DeKalb	1	\$10,000
Etowah	1	\$10,000
Lauderdale	1	\$10,000
Limestone	1	\$9,750

Source: Red Cross major-donor giving by county, three fiscal years. Internal / executive-director planning use — not donor-facing.

Madison County

406,026

People

\$81,968

Median HH income

34.8%

Combined ALICE + poverty

Relatively High

FEMA NRI risk

People & economy

Children (0-14)  **17%**

Seniors (65+)  **16%**

Median age **39.7**

ALICE households **41,069**

Poverty households **17,721**

Risk & response

Expected annual loss **\$179.6M**

Social vulnerability (SVI) **35.1%**

FEMA declarations (all time) **21**

Home fires, CY2024 **145**

Fires, no RC notification **42**

Bridge assistance · DRO 220-25 **—**

Major-donor giving · 3-yr **\$586,805**

Madison County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Morgan County



124,960
People

\$57,733
Median HH income

39.0%
Combined ALICE + poverty

Relatively Moderate
FEMA NRI risk

People & economy

Children (0-14)		17%
Seniors (65+)		17%
Median age		41.5
ALICE households		13,589
Poverty households		5,836

Risk & response

Expected annual loss	\$65.1M
Social vulnerability (SVI)	67.9%
FEMA declarations (all time)	24
Home fires, CY2024	48
Fires, no RC notification	13
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$33,955

Morgan County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Limestone County



111,551
People

\$72,808
Median HH income

38.9%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		18%
Seniors (65+)		16%
Median age		40.3
ALICE households		11,570
Poverty households		4,006

Risk & response

Expected annual loss	\$47.6M
Social vulnerability (SVI)	32.3%
FEMA declarations (all time)	22
Home fires, CY2024	31
Fires, no RC notification	3
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$9,750

Limestone County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Etowah County



102,922
People

\$46,512
Median HH income

52.8%
Combined ALICE + poverty

Relatively Moderate
FEMA NRI risk

People & economy

Children (0-14)		17%
Seniors (65+)		20%
Median age		43.5
ALICE households		13,399
Poverty households		7,716

Risk & response

Expected annual loss	\$50.3M
Social vulnerability (SVI)	67.2%
FEMA declarations (all time)	29
Home fires, CY2024	91
Fires, no RC notification	23
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$10,000

Etowah County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Marshall County



99,025
People

\$52,792
Median HH income

46.1%
Combined ALICE + poverty

Relatively Moderate
FEMA NRI risk

People & economy

Children (0-14)		19%
Seniors (65+)		18%
Median age		40.6
ALICE households		10,095
Poverty households		6,616

Risk & response

Expected annual loss	\$50.2M
Social vulnerability (SVI)	62.0%
FEMA declarations (all time)	29
Home fires, CY2024	38
Fires, no RC notification	7
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$58,125

Marshall County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Lauderdale County



94,177
People

\$52,843
Median HH income

38.7%
Combined ALICE + poverty

Relatively Moderate
FEMA NRI risk

People & economy

Children (0-14)		15%
Seniors (65+)		20%
Median age		43.1
ALICE households		10,129
Poverty households		5,827

Risk & response

Expected annual loss	\$53.8M
Social vulnerability (SVI)	49.2%
FEMA declarations (all time)	20
Home fires, CY2024	34
Fires, no RC notification	8
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$10,000

Lauderdale County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

DeKalb County



71,540
People

\$44,902
Median HH income

57.0%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		20%
Seniors (65+)		17%
Median age		40.1
ALICE households		9,476
Poverty households		6,005

Risk & response

Expected annual loss	\$31.6M
Social vulnerability (SVI)	75.6%
FEMA declarations (all time)	34
Home fires, CY2024	30
Fires, no RC notification	8
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$10,000

DeKalb County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Colbert County



58,319
People

\$55,009
Median HH income

45.8%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		20%
Median age		44.3
ALICE households		7,063
Poverty households		4,031

Risk & response

Expected annual loss	\$34.9M
Social vulnerability (SVI)	44.7%
FEMA declarations (all time)	24
Home fires, CY2024	28
Fires, no RC notification	4
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Colbert County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Jackson County



52,517
People

\$43,999
Median HH income

51.1%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		21%
Median age		44.7
ALICE households		7,129
Poverty households		3,689

Risk & response

Expected annual loss	\$29.4M
Social vulnerability (SVI)	71.9%
FEMA declarations (all time)	28
Home fires, CY2024	35
Fires, no RC notification	8
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Jackson County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Lawrence County



32,872
People

\$49,936
Median HH income

45.0%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		17%
Seniors (65+)		18%
Median age		43.1
ALICE households		4,029
Poverty households		1,882

Risk & response

Expected annual loss	\$20.5M
Social vulnerability (SVI)	36.2%
FEMA declarations (all time)	22
Home fires, CY2024	17
Fires, no RC notification	3
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Lawrence County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Franklin County



31,976
People

\$45,101
Median HH income

51.8%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		20%
Seniors (65+)		17%
Median age		40.3
ALICE households		4,098
Poverty households		1,905

Risk & response

Expected annual loss	\$17.2M
Social vulnerability (SVI)	75.8%
FEMA declarations (all time)	22
Home fires, CY2024	12
Fires, no RC notification	3
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$14,500

Franklin County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Cherokee County



24,723
People

\$45,817
Median HH income

49.8%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		22%
Median age		46.8
ALICE households		3,551
Poverty households		1,671

Risk & response

Expected annual loss	\$16.1M
Social vulnerability (SVI)	40.6%
FEMA declarations (all time)	25
Home fires, CY2024	16
Fires, no RC notification	5
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Cherokee County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

The chapter's Experience Builder apps & federal tools.

Red Cross Intelligence Briefing

Chapter risk, hardship, hazards & county drilldowns

experience.arcgis.com

Disaster Response Intelligence

Spatial disaster-response intelligence

Experience Builder app

Red Cross Real Estate

Facilities & market intelligence

experience.arcgis.com

Service Area Planning

Service-area geography & planning

Experience Builder app

Community Mobilization V

Local resource & mobilization map

experience.arcgis.com

Biomed

Blood & BioMed footprint

experience.arcgis.com

FEMA RAPT

Resilience analysis & planning

www.fema.gov

Census Community Resilience

People & resilience context

www.census.gov

Red Cross Experience Builder apps give the live, drill-down companion to this report; federal tools add official context.

Every number, traceable.

Tools produce facts; humans own decisions. Each figure in this report traces to a named source and vintage.

METRIC	SOURCE	VINTAGE
geography + 2023 demographics	ALICE master / Red Cross reference table	2023
ALICE + poverty households	MASTER counties ALICE+demographics	2023
flare	flare_fire_incidents (public AGOL, CY24)	CY2024
smoke_alarms	GIS_MAP_FY15_to_FY24 (AGOL item b09f21d9...)	FY15–24
lives_saved	Lives_Saved_Map_30_Apr_2026 (AGOL item ff313330...)	2026
risk + disaster history	FEMA NRI 2025 · CDC SVI 2022 · FEMA declarations (red-cross-data county master)	FEMA NRI 2025 · SVI 2022
fema disaster history	FEMA Disaster Declarations Summaries v2	2026
facilities / real estate (no costs)	Red Cross facilities portfolio — reintel.jbf.com (locations, types & ownership only; no cost/lease terms)	FY25
home-fire RC responses (SFF/MFF)	DRO National 800-RedCross Calls by County (org AGOL)	FY24–26

Geography: American Red Cross chapter↔county reference. The full machine-readable source ledger ships with the data bundle.

Full county table.

COUNTY	POP	HOUSEHOLDS	HARDSHIP	NRI RISK	EXP. ANNUAL LOSS	FIRES '24
Madison	406,026	166,532	34.8%	Relatively High	\$179.6M	145
Morgan	124,960	50,078	39.0%	Relatively Moderate	\$65.1M	48
Limestone	111,551	42,660	38.9%	Relatively Low	\$47.6M	31
Etowah	102,922	41,937	52.8%	Relatively Moderate	\$50.3M	91
Marshall	99,025	37,883	46.1%	Relatively Moderate	\$50.2M	38
Lauderdale	94,177	39,953	38.7%	Relatively Moderate	\$53.8M	34
DeKalb	71,540	27,193	57.0%	Relatively Low	\$31.6M	30
Colbert	58,319	25,036	45.8%	Relatively Low	\$34.9M	28
Jackson	52,517	21,834	51.1%	Relatively Low	\$29.4M	35
Lawrence	32,872	13,517	45.0%	Relatively Low	\$20.5M	17
Franklin	31,976	12,118	51.8%	Relatively Low	\$17.2M	12
Cherokee	24,723	10,360	49.8%	Relatively Low	\$16.1M	16

One row per county. Combined hardship = poverty + ALICE households. Fires = FLARE CY2024.