

# Bell County, TX

Risk-assessment baseline packet

County FIPS: 48027    Release: 2026-10    Data as of: 2026-09-30    Storm Events data through: 2026-06-30

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## Summary

Plan status as of 2026-09-30: Approved, expires 2030-05-05. Plan: Bell County (FEMA plan 110129), approved 2025-05-06.

Since the plan was approved on 2025-05-06: no new hazard declaration and 35 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$37,922,781 a year), Tornado (\$32,362,257) and Cold Wave (\$12,491,266).

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; 48027 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 2030-05-05                      | Plan:                                | Bell County (FEMA plan 110129)        |
| Approved:                                               | 2025-05-06                                        | Days to expiry:                      | 1,313                                 |
| What changed since your last plan (approved 2025-05-06) |                                                   |                                      |                                       |
| New federal declarations:                               | none                                              | Storm Events records since approval: | 35 records (data through 2026-06-30)  |
| Repetitive loss now:                                    | FMA RL 5, SRL 4 (44 CFR 77.2); any definition: 61 | 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: 16 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<br>expiry<br><small>negative =<br/>days since<br/>expiry</small> | Notes                                 |
|-------------------------------------------|--------------------------|------------------------------|-----------------------------------|------------|------------|--------------------------------------------------------------------------|---------------------------------------|
| Bell County                               | County                   | Approved, expires 2030-05-05 | Bell County (FEMA plan 110129)    | 2025-05-06 | 2030-05-05 | 1,313                                                                    |                                       |
| Bartlett city                             | City                     | Approved, expires 2030-05-05 | Bell County (FEMA plan 110129)    | 2025-05-06 | 2030-05-05 | 1,313                                                                    | this jurisdiction approved 2025-07-02 |
| Belton city                               | City                     | Approved, expires 2030-05-05 | Bell County (FEMA plan 110129)    | 2025-05-06 | 2030-05-05 | 1,313                                                                    | this jurisdiction approved 2025-07-02 |
| Harker Heights city                       | City                     | Approved, expires 2030-05-05 | Bell County (FEMA plan 110129)    | 2025-05-06 | 2030-05-05 | 1,313                                                                    | this jurisdiction approved 2025-07-02 |
| Holland town                              | Town                     | Approved, expires 2030-05-05 | Bell County (FEMA plan 110129)    | 2025-05-06 | 2030-05-05 | 1,313                                                                    | this jurisdiction approved 2025-07-02 |
| Killeen city                              | City                     | Approved, expires 2030-05-05 | Bell County (FEMA plan 110129)    | 2025-05-06 | 2030-05-05 | 1,313                                                                    | this jurisdiction approved 2025-07-02 |
| Little River-Academy city                 | City                     | Approved, expires 2030-05-05 | Bell County (FEMA plan 110129)    | 2025-05-06 | 2030-05-05 | 1,313                                                                    | this jurisdiction approved 2025-07-02 |
| Morgan's Point Resort city                | City                     | Approved, expires 2030-05-05 | Bell County (FEMA plan 110129)    | 2025-05-06 | 2030-05-05 | 1,313                                                                    | this jurisdiction approved 2025-07-02 |
| Nolanville city                           | City                     | Approved, expires 2030-05-05 | Bell County (FEMA plan 110129)    | 2025-05-06 | 2030-05-05 | 1,313                                                                    | this jurisdiction approved 2025-07-02 |
| Rogers town                               | Town                     | Approved, expires 2030-05-05 | Bell County (FEMA plan 110129)    | 2025-05-06 | 2030-05-05 | 1,313                                                                    | this jurisdiction approved 2025-07-02 |
| Salado village                            | Village                  | Approved, expires 2030-05-05 | Bell County (FEMA plan 110129)    | 2025-05-06 | 2030-05-05 | 1,313                                                                    | this jurisdiction approved 2025-07-02 |
| Temple city                               | City                     | Approved, expires 2030-05-05 | Bell County (FEMA plan 110129)    | 2025-05-06 | 2030-05-05 | 1,313                                                                    | this jurisdiction approved 2025-07-02 |
| Troy city                                 | City                     | Approved, expires 2030-05-05 | Bell County (FEMA plan 110129)    | 2025-05-06 | 2030-05-05 | 1,313                                                                    | this jurisdiction approved 2025-07-02 |
| Copperas Cove Independent School District | School/School District   | Approved, expires 2029-06-30 | Coryell County (FEMA plan 109030) | 2024-07-01 | 2029-06-30 | 1,004                                                                    |                                       |
| Gatesville Independent School District    | School/School District   | Approved, expires 2029-06-30 | Coryell County (FEMA plan 109030) | 2024-07-01 | 2029-06-30 | 1,004                                                                    |                                       |
| Central Texas Council of Governments      | Regional Planning Agency | Approved, expires 2030-05-05 | Bell County (FEMA plan 110129)    | 2025-05-06 | 2030-05-05 | 1,313                                                                    | this jurisdiction approved 2025-07-02 |

## 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<br>by EAL | Hazard          | NRI risk<br>rating  | EAL rating          | EAL buildings<br><i>modeled dollars<br/>per year</i> | EAL<br>agriculture<br><i>modeled dollars<br/>per year</i> | Cost of expected<br>deaths and injuries<br><i>FEMA's dollar value per<br/>year, not property damage</i> | EAL total (see<br>note)<br><i>modeled dollars<br/>per year</i> | Storm Events<br>records, 1996 to<br>2026-06-30<br><i>count</i> | Storm Events coverage note                                                                                                          |
|----------------|-----------------|---------------------|---------------------|------------------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| 1              | Inland Flooding | Relatively Moderate | Relatively Moderate | \$31,579,512                                         | \$611,200                                                 | \$5,732,069                                                                                             | \$37,922,781                                                   | 193                                                            |                                                                                                                                     |
| 2              | Tornado         | Relatively High     | Relatively High     | \$8,859,272                                          | \$2,597                                                   | \$23,500,386                                                                                            | \$32,362,257                                                   | 30                                                             |                                                                                                                                     |
| 3              | Cold Wave       | Relatively High     | Relatively High     | \$1,188,315                                          | \$40,636                                                  | \$11,262,315                                                                                            | \$12,491,266                                                   | 9                                                              | Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor). |
| 4              | Hail            | Relatively High     | Relatively High     | \$8,945,567                                          | \$51,310                                                  | \$367,922                                                                                               | \$9,364,799                                                    | 301                                                            |                                                                                                                                     |
| 5              | Heat Wave       | Relatively Moderate | Relatively Moderate | \$646                                                | \$415                                                     | \$5,993,584                                                                                             | \$5,994,645                                                    | 55                                                             |                                                                                                                                     |
| 6              | Lightning       | Very High           | Very High           | \$48,470                                             | n/a                                                       | \$2,730,516                                                                                             | \$2,778,986                                                    | 13                                                             |                                                                                                                                     |
| 7              | Hurricane       | Relatively Low      | Relatively Moderate | \$1,592,576                                          | \$88,255                                                  | \$101,359                                                                                               | \$1,782,189                                                    | 0                                                              | Declared 1 time; no Storm Events record of this type.                                                                               |
| 8              | Wildfire        | Relatively Moderate | Relatively Moderate | \$1,242,671                                          | \$244                                                     | \$170,411                                                                                               | \$1,413,326                                                    | 9                                                              |                                                                                                                                     |
| 9              | Strong Wind     | Relatively Moderate | Relatively Moderate | \$572,451                                            | \$5,821                                                   | \$689,755                                                                                               | \$1,268,027                                                    | 207                                                            | Includes 1 High Wind and 8 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).            |
| 10             | Winter Weather  | Relatively High     | Relatively High     | \$185,659                                            | \$567                                                     | \$642,689                                                                                               | \$828,915                                                      | 28                                                             |                                                                                                                                     |
| 11             | Drought         | Relatively Low      | Relatively Low      | n/a                                                  | \$338,590                                                 | n/a                                                                                                     | \$338,590                                                      | 113                                                            |                                                                                                                                     |

| Rank<br>by EAL | Hazard     | NRI risk<br>rating     | EAL rating             | EAL buildings<br><i>modeled dollars<br/>per year</i> | EAL agriculture<br><i>modeled dollars<br/>per year</i> | Cost of expected<br>deaths and injuries<br><i>FEMA's dollar value per<br/>year, not property damage</i> | EAL total (see<br>note)<br><i>modeled dollars<br/>per year</i> | Storm Events<br>records, 1996 to<br>2026-06-30<br><i>count</i> | Storm Events coverage note                                               |
|----------------|------------|------------------------|------------------------|------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|--------------------------------------------------------------------------|
| 12             | Ice Storm  | Relatively<br>Moderate | Relatively<br>Moderate | \$50,663                                             | n/a                                                    | \$270,476                                                                                               | \$321,139                                                      | 7                                                              |                                                                          |
| 13             | Earthquake | Very Low               | Very Low               | \$109,351                                            | n/a                                                    | \$38,703                                                                                                | \$148,054                                                      |                                                                | Storm Events does not record earthquakes.                                |
| 14             | Landslide  | Very Low               | Very Low               | \$743                                                | n/a                                                    | \$31                                                                                                    | \$774                                                          | 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 landslide 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, tsunami 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<br><i>NRI risk rating, score 0 to 100</i>                                                    |
|------------|--------------------------------------------------------------------------------------------------------------------------|
| Earthquake | tract 204.01 (Very Low, 29.1); tract 232.02 (Very Low, 24.6); tract 210 (Very Low, 22.1)                                 |
| Hurricane  | tract 204.01 (Relatively Low, 76.6); tract 234.02 (Relatively Low, 74.8); tract 201.02 (Relatively Low, 73.3)            |
| Landslide  | tract 218.02 (Relatively Low, 85.5); tract 233.01 (Relatively Low, 85.0); tract 234.04 (Relatively Low, 82.7)            |
| Tornado    | tract 204.01 (Very High, 98.4); tract 203.01 (Very High, 98.3); tract 217.02 (Very High, 97.3)                           |
| Wildfire   | tract 233.01 (Relatively High, 96.4); tract 202.04 (Relatively Moderate, 94.6); tract 234.04 (Relatively Moderate, 94.0) |

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 204.01 is Census Tract 204.01). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

## Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

| Hazard                                            | Scale                                 | Records<br><i>count and years</i>          | Observed range                                                | Worst recorded event                                                                                                     | Most damaging<br>(when different)                                                                         | How it applies to jurisdictions                                                                                                                                                                                                                                                                                                         | Note                                                                                                                                                                 |
|---------------------------------------------------|---------------------------------------|--------------------------------------------|---------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cold/Wind Chill, Extreme Cold/Wind Chill          | wind chill                            | 8 records, 2019 to 2026 (8 zone-level)     | 1 day to 5 days (median 3.5 days); 6 with a recorded value    | 5 consecutive days, 2026-01-24 to 2026-01-28, zone-level                                                                 | Extreme Cold/Wind Chill, 2021-02-14, \$50,000,000 property; crops not reported (zone total, 2021 dollars) | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                      |
| Frost/Freeze (outside NRI's Cold Wave definition) | crop damage                           | 1 record, 2010 (1 zone-level)              |                                                               | No crop damage reported in 1 record.                                                                                     |                                                                                                           | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                      |
| Drought                                           | U.S. Drought Monitor scale (D0 to D4) | 113 records, 1996 to 2026 (113 zone-level) | 4 days to 365 days (median 64 days); 31 with a recorded value | 365 days (about 12.0 months), 2011-03-21 to 2012-03-19, a run of 13 consecutive Storm Events drought records, zone-level | Drought, 2006-11-01, \$0 property; \$800,000 crops (zone total, 2006 dollars)                             | 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)                    | 395 records, 1956 to 2026                  | 0.75 in to 5.68 in (median 1 in); 395 with a recorded value   | 5.68 in hail, 2022-04-12                                                                                                 | Hail, 1996-04-19, \$200,000,000 property; crops not reported (1996 dollars)                               | Event records naming jurisdictions in the plan: Belton city (51 records), Temple city (39 records), Killeen city (33 records), Salado village (26 records), Nolanville city (12 records), Troy city (12 records), Rogers town (10 records), Holland town (9 records), Little River-Academy city (6 records), Bartlett city (3 records). |                                                                                                                                                                      |
| Excessive Heat, Heat                              | heat index (in event narratives)      | 55 records, 1998 to 2026 (55 zone-level)   | 1 day to 85 days (median 4.5 days); 34 with a recorded value  | July 2000 to September 2000 (3 monthly summary records), zone-level                                                      |                                                                                                           | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                      |
| Hurricane, Tropical Storm, Tropical Depression    | Saffir-Simpson                        | 0                                          |                                                               |                                                                                                                          |                                                                                                           |                                                                                                                                                                                                                                                                                                                                         | 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)   | 7 records, 1997 to 2023 (7 zone-level)     |                                                               | Ice Storm, 2007-01-14, \$30,000 property; \$0 crops (2007 dollars); NWS zone TXZ158                                      |                                                                                                           | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                      |

| Hazard                                                           | Scale                                                                              | Records<br><i>count and years</i>        | Observed range                                                                       | Worst recorded event                                                                                                                   | Most damaging<br>(when different)                                                      | How it applies to jurisdictions                                                                                                                                                                                                                                                                                                                                                | Note                                                                                                                                                                                                                 |
|------------------------------------------------------------------|------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Flash Flood, Flood, Lakeshore Flood                              | damage and flood days (flood depth: FIRM)                                          | 193 records, 1996 to 2026 (3 zone-level) |                                                                                      | Flash Flood, 2010-09-07, \$3,000,000 property; \$0 crops (2010 dollars), 1 direct death                                                |                                                                                        | Event records naming jurisdictions in the plan: Temple city (31 records), Killeen city (28 records), Belton city (20 records), Troy city (17 records), Nolanville city (13 records), Holland town (11 records), Salado village (9 records), Rogers town (3 records), Little River-Academy city (2 records), Bartlett city (1 record). Zone-level records (3) 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) | 13 records, 1998 to 2025                 |                                                                                      | Lightning, 2009-07-31, \$400,000 property; \$0 crops (2009 dollars)                                                                    |                                                                                        | Event records naming jurisdictions in the plan: Belton city (3 records), Temple city (3 records).                                                                                                                                                                                                                                                                              | Storm Events lists lightning with damage or casualties.                                                                                                                                                              |
| High Wind and Strong Wind (outside NRI's Strong Wind definition) | wind speed (kt and mph)                                                            | 9 records, 2006 to 2013 (9 zone-level)   | 28 kt (32 mph) to 50 kt (58 mph) (median 41 kt (47 mph)); 9 with a recorded value    | 50 kt (58 mph) estimated sustained, High Wind, 2006-04-18; NWS zone TXZ158                                                             | Strong Wind, 2013-02-25, \$75,000 property; \$0 crops (zone total, 2013 dollars)       | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                      |
| Thunderstorm Wind                                                | wind speed (kt and mph)                                                            | 302 records, 1957 to 2025                | 40 kt (46 mph) to 89 kt (102 mph) (median 54 kt (62 mph)); 200 with a recorded value | 89 kt (102 mph) measured, Thunderstorm Wind, 2002-03-19                                                                                | Thunderstorm Wind, 1995-06-27, \$1,500,000 property; crops not recorded (1995 dollars) | Event records naming jurisdictions in the plan: Temple city (36 records), Belton city (24 records), Killeen city (24 records), Salado village (12 records), Rogers town (8 records), Troy city (8 records), Nolanville city (7 records), Bartlett city (6 records), Holland town (5 records), Harker Heights city (1 record); and 1 more jurisdiction (see the Excel file).    |                                                                                                                                                                                                                      |
| Tornado                                                          | Enhanced Fujita (Fujita before Feb 2007)                                           | 72 records, 1955 to 2024                 | F/EF0 to F/EF3 (median F/EF1); 70 with a recorded value                              | EF3 tornado, 2022-04-12, 13.01 mi within this county, 770 yd wide, property not reported; \$0 crops (2022 dollars), 23 direct injuries | Tornado, 2024-05-22, \$5,000,000 property; \$0 crops (2024 dollars)                    | Event records naming jurisdictions in the plan: Belton city (6 records), Killeen city (4 records), Holland town (2 records), Temple city (2 records), Troy city (2 records), Bartlett city (1 record), Salado village (1 record).                                                                                                                                              | Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods). |

| Hazard                                                                                      | Scale                                     | Records<br><i>count and years</i>              | Observed range | Worst recorded event                                                                           | Most damaging<br>(when different) | How it applies to jurisdictions  | Note |
|---------------------------------------------------------------------------------------------|-------------------------------------------|------------------------------------------------|----------------|------------------------------------------------------------------------------------------------|-----------------------------------|----------------------------------|------|
| Wildfire                                                                                    | acres burned<br>(local data)              | 9 records,<br>2007 to 2025<br>(9 zone-level)   |                | Wildfire, 2025-03-02,<br>\$1,500,000 property; \$0<br>crops (2025 dollars); NWS<br>zone TXZ158 |                                   | Countywide (zone-level records). |      |
| Winter Storm,<br>Heavy Snow,<br>Blizzard, Lake-<br>Effect Snow,<br>Winter<br>Weather, Sleet | none in data<br>(snowfall: local<br>data) | 28 records,<br>1996 to 2026<br>(28 zone-level) |                | Heavy Snow, 2010-02-23,<br>\$250,000 property; \$0<br>crops (2010 dollars); NWS<br>zone TXZ158 |                                   | Countywide (zone-level records). |      |

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

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

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

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

A monthly summary record covers most or all of a month; it does not count days at wave conditions.

## Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 23 declarations covering 12 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

### Federal disaster declarations for this county

Sources: 1, 2, 3

| Declared   | Incident<br>began | FEMA<br>number | Type            | Title                                                       | Mapped hazard                                                    | County Public Assistance<br><i>federal share obligated, nominal<br/>dollars</i> | Flags                                                      | Notes                    |
|------------|-------------------|----------------|-----------------|-------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------|------------------------------------------------------------|--------------------------|
| 2024-05-17 | 2024-04-26        | DR-4781-TX     | Major disaster  | Severe Storms, Straight-Line Winds, Tornadoes, and Flooding | Inland Flooding (primary); also designated: Strong Wind, Tornado | \$7,607,046.74                                                                  | in the 12 months before plan approval; within last 5 years |                          |
| 2021-02-19 | 2021-02-11        | DR-4586-TX     | Major disaster  | Severe Winter Storms                                        | Ice Storm                                                        | \$1,024,061.03                                                                  |                                                            |                          |
| 2021-02-14 | 2021-02-11        | EM-3554-TX     | Emergency       | Severe Winter Storm                                         | Ice Storm                                                        | no Public Assistance recorded                                                   |                                                            | same incident as DR-4586 |
| 2020-03-25 | 2020-01-20        | DR-4485-TX     | Major disaster  | COVID-19 Pandemic                                           | Non-natural, not counted                                         | \$1,368,892.01                                                                  |                                                            |                          |
| 2020-03-13 | 2020-01-20        | EM-3458-TX     | Emergency       | COVID-19                                                    | Non-natural, not counted                                         | no Public Assistance recorded                                                   |                                                            | same incident as DR-4485 |
| 2008-09-10 | 2008-09-07        | EM-3294-TX     | Emergency       | Hurricane Ike                                               | Hurricane                                                        | no Public Assistance recorded                                                   |                                                            |                          |
| 2008-06-03 | 2008-06-03        | FM-2767-TX     | Fire management | Rein Street Fire                                            | Wildfire                                                         | no Public Assistance recorded                                                   |                                                            | same incident as EM-3284 |
| 2008-03-14 | 2008-03-14        | EM-3284-TX     | Emergency       | Wildfires                                                   | Wildfire                                                         | 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> |       |                          |
| 2007-06-29 | 2007-06-16     | DR-1709-TX  | Major disaster  | Severe Storms, Tornadoes, and Flooding | Inland Flooding; Tornado                                                                                                                   | PA not declared for this county                 |       |                          |
| 2006-01-11 | 2005-11-27     | DR-1624-TX  | Major disaster  | Extreme Wildfire Threat                | Wildfire                                                                                                                                   | \$22,802.87                                     |       |                          |
| 2006-01-05 | 2006-01-05     | FM-2610-TX  | Fire management | Rosewood Fire                          | Wildfire                                                                                                                                   | no Public Assistance recorded                   |       | same incident as DR-1624 |
| 2005-09-24 | 2005-09-23     | DR-1606-TX  | Major disaster  | Hurricane Rita                         | Hurricane: evacuation support (county designated for sheltering evacuees, no Individual Assistance), not a local hazard event; not counted | \$79,825.94                                     |       |                          |
| 2005-09-21 | 2005-09-20     | EM-3261-TX  | Emergency       | Hurricane Rita                         | Hurricane: evacuation support (county designated for sheltering evacuees, no Individual Assistance), not a local hazard event; not counted | no Public Assistance recorded                   |       | same incident as DR-1606 |
| 2005-09-02 | 2005-08-29     | EM-3216-TX  | Emergency       | Hurricane Katrina Evacuation           | Hurricane: evacuation support, not a local hazard event; not counted                                                                       | \$7,310,028.59                                  |       |                          |
| 2003-02-01 | 2003-02-01     | EM-3171-TX  | Emergency       | Loss of the Space Shuttle Columbia     | Non-natural, not counted                                                                                                                   | no Public Assistance recorded                   |       |                          |
| 1999-09-01 | 1999-08-01     | EM-3142-TX  | Emergency       | Extreme Fire Hazards                   | Wildfire                                                                                                                                   | no Public Assistance recorded                   |       |                          |
| 1999-08-21 | 1999-08-21     | FM-2270-TX  | Fire management | Reese Creek Fire                       | Wildfire                                                                                                                                   | no Public Assistance recorded                   |       | same incident as EM-3142 |
| 1998-08-26 | 1998-08-22     | DR-1239-TX  | Major disaster  | Tropical Storm Charley                 | Hurricane; Inland Flooding: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted        | PA not declared for this county                 |       |                          |
| 1996-02-23 | 1996-02-23     | EM-3117-TX  | Emergency       | Extreme Fire Hazard                    | Wildfire                                                                                                                                   | no Public Assistance recorded                   |       |                          |
| 1993-09-10 | 1993-08-30     | EM-3113-TX  | Emergency       | Extreme Fire Hazard                    | Drought (primary); also designated: Wildfire                                                                                               | no Public Assistance recorded                   |       |                          |
| 1991-12-26 | 1991-12-20     | DR-930-TX   | Major disaster  | Severe Thunderstorms                   | Inland Flooding                                                                                                                            | no Public Assistance recorded                   |       |                          |
| 1989-05-19 | 1989-05-04     | DR-828-TX   | Major disaster  | Severe Storms, Tornadoes & Flooding    | Inland Flooding; Tornado                                                                                                                   | no Public Assistance recorded                   |       |                          |
| 1974-11-30 | 1974-11-30     | DR-454-TX   | 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                                               |
|------------|----------------|-------------|----------------|---------------------------------------|-------------------------------------------------------------|
| 1998-06-23 | 1998-06-04     | EM-3127-TX  | Emergency      | Fire                                  | Wildfire                                                    |
| 1963-09-24 | 1963-09-24     | DR-159-TX   | Major disaster | Hurricane Cindy                       | Hurricane (primary); also designated: Inland Flooding       |
| 1961-09-16 | 1961-09-16     | DR-118-TX   | Major disaster | Hurricane Carla                       | Hurricane (primary); also designated: Inland Flooding       |
| 1960-07-15 | 1960-07-15     | DR-103-TX   | Major disaster | Heavy Rains, Hail, Floods & Tornadoes | Hail; Inland Flooding; Tornado                              |
| 1959-07-08 | 1959-07-08     | DR-93-TX    | Major disaster | Floods                                | Inland Flooding                                             |
| 1958-06-06 | 1958-06-06     | DR-85-TX    | Major disaster | Tornadoes, Rain, Hail & Floods        | Tornado (primary); also designated: Hail, Inland Flooding   |
| 1957-04-29 | 1957-04-29     | DR-72-TX    | Major disaster | Hurricane, Rain, Wind, Hail & Floods  | Hurricane (primary); also designated: Hail, Inland Flooding |
| 1954-07-01 | 1954-07-01     | DR-18-TX    | Major disaster | Flood                                 | Inland Flooding                                             |
| 1953-06-19 | 1953-06-19     | DR-9-TX     | Major disaster | Flood                                 | Inland Flooding                                             |
| 1953-05-15 | 1953-05-15     | DR-2-TX     | Major disaster | Tornado & Heavy Rainfall              | Tornado                                                     |

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.

91 Fire Management declarations (1988-03-12 to 2009-04-10) FEMA filed as Statewide with no county; each names one local fire. Listed on the state page.

Public Assistance filed under this county for declarations that do not list it: 1 row, \$690,013.39

Sources: 2, 3

| FEMA number | Declared   | Title               | Applicant                          | PA obligated<br><i>federal share obligated, nominal dollars</i> |
|-------------|------------|---------------------|------------------------------------|-----------------------------------------------------------------|
| DR-4705-TX  | 2023-04-21 | Severe Winter Storm | Bartlett Electric Cooperative, Inc | \$690,013.39                                                    |

FEMA's Public Assistance summaries file these applicants under this county, but FEMA's declaration rows for these disasters do not designate it (an electric cooperative or district serving several counties, for example). Not in any declaration row above and not counted.

Public Assistance not placed in any Texas county: 1 row, \$902,084.65; listed on the Texas state page.

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

| Hazard     | Storm Events records,<br>all years on file<br><i>(years in the Period column)</i> | Since plan<br>approval<br><i>records</i> | In the 12 months before<br>plan approval<br><i>records</i> | Last 5<br>years<br><i>records</i> | Declared incidents,<br>all years<br><i>separate disasters</i> | Declared since<br>approval<br><i>separate disasters</i> | Period             | Statement                                                                            |
|------------|-----------------------------------------------------------------------------------|------------------------------------------|------------------------------------------------------------|-----------------------------------|---------------------------------------------------------------|---------------------------------------------------------|--------------------|--------------------------------------------------------------------------------------|
| Cold Wave  | 9                                                                                 | 2                                        | 4                                                          | 6                                 | 0                                                             | 0                                                       | 1996 to 2026-06-30 | Includes 1 Frost/Freeze record.                                                      |
| Drought    | 113                                                                               | 2                                        | 6                                                          | 29                                | 1                                                             | 0                                                       | 1996 to 2026-06-30 |                                                                                      |
| Earthquake | 0                                                                                 | 0                                        | 0                                                          | 0                                 | 0                                                             | 0                                                       |                    | Storm Events does not record earthquakes; the USGS earthquake catalog is the source. |

| <b>Hazard</b>      | <b>Storm Events records,<br/>all years on file</b><br><i>(years in the Period column)</i> | <b>Since plan<br/>approval</b><br><i>records</i> | <b>In the 12 months before<br/>plan approval</b><br><i>records</i> | <b>Last 5<br/>years</b><br><i>records</i> | <b>Declared incidents,<br/>all years</b><br><i>separate disasters</i> | <b>Declared since<br/>approval</b><br><i>separate disasters</i> | <b>Period</b>         | <b>Statement</b>                                                                              |
|--------------------|-------------------------------------------------------------------------------------------|--------------------------------------------------|--------------------------------------------------------------------|-------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------|-----------------------|-----------------------------------------------------------------------------------------------|
| Hail               | 395                                                                                       | 1                                                | 21                                                                 | 79                                        | 0                                                                     | 0                                                               | 1955 to<br>2026-06-30 |                                                                                               |
| Heat Wave          | 55                                                                                        | 3                                                | 9                                                                  | 32                                        | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                                               |
| Hurricane          | 0                                                                                         | 0                                                | 0                                                                  | 0                                         | 1                                                                     | 0                                                               | 1996 to<br>2026-06-30 | No Storm Events records of this type; 1 federal<br>declared incident (see declarations table) |
| Ice Storm          | 7                                                                                         | 0                                                | 0                                                                  | 1                                         | 1                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                                               |
| Inland<br>Flooding | 193                                                                                       | 13                                               | 22                                                                 | 51                                        | 5                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                                               |
| Landslide          | 0                                                                                         | 0                                                | 0                                                                  | 0                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 | No recorded events, 1996 to 2026-06-30, NOAA<br>NCEI Storm Events                             |
| Lightning          | 13                                                                                        | 1                                                | 0                                                                  | 1                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                                               |
| Strong Wind        | 311                                                                                       | 12                                               | 7                                                                  | 36                                        | 1                                                                     | 0                                                               | 1955 to<br>2026-06-30 | Includes 1 High Wind and 8 Strong Wind records.                                               |
| Tornado            | 72                                                                                        | 0                                                | 3                                                                  | 8                                         | 3                                                                     | 0                                                               | 1950 to<br>2026-06-30 |                                                                                               |
| Wildfire           | 9                                                                                         | 0                                                | 1                                                                  | 1                                         | 5                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                                               |
| Winter<br>Weather  | 28                                                                                        | 1                                                | 0                                                                  | 1                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                                               |

## Notable Storm Events records

Sources: 1, 6, 7

| Date       | Event type                  | Magnitude or extent                                      | Damage<br><i>nominal dollars</i>                                 | Deaths,<br>injuries<br><i>direct only</i> | Location                           | Flags                                                      | Why listed                                                    |
|------------|-----------------------------|----------------------------------------------------------|------------------------------------------------------------------|-------------------------------------------|------------------------------------|------------------------------------------------------------|---------------------------------------------------------------|
| 2026-01-24 | Extreme Cold/<br>Wind Chill |                                                          | \$0 property; \$0 crops (zone total, 2026 dollars)               | 0, 0                                      | NWS zone TXZ158 (BELL), zone-level | new since last plan; within last 5 years                   | B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill |
| 2025-03-02 | Wildfire                    |                                                          | \$1,500,000 property; \$0 crops (zone total, 2025 dollars)       | 0, 0                                      | NWS zone TXZ158 (BELL), zone-level | in the 12 months before plan approval; within last 5 years | B1-c worst recorded: Wildfire                                 |
| 2022-04-12 | Tornado                     | EF3, 13.01 mi within this county, 770 yd wide            | property not reported; \$0 crops (2022 dollars)                  | 0, 23                                     | YOUNGSPORT to UNION GROVE          | within last 5 years                                        | B1-c worst recorded: Tornado                                  |
| 2022-04-12 | Hail                        | 5.68 in                                                  | \$500,000 property; \$0 crops (2022 dollars)                     | 0, 0                                      | SALADO                             | within last 5 years                                        | B1-c worst recorded: Hail                                     |
| 2010-09-07 | Flash Flood                 |                                                          | \$3,000,000 property; \$0 crops (2010 dollars)                   | 1, 0                                      | (GRK)GRAY AAF FT HOO to STAMPEDE   |                                                            | B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood      |
| 2009-07-31 | Lightning                   |                                                          | \$400,000 property; \$0 crops (2009 dollars)                     | 0, 0                                      | UNION GROVE                        |                                                            | B1-c worst recorded: Lightning                                |
| 2007-05-24 | Flash Flood                 |                                                          | \$110,000 property; \$0 crops (2007 dollars)                     | 4, 0                                      | KILLEEN                            |                                                            | deaths or injuries recorded                                   |
| 2006-04-18 | High Wind                   | 50 kt (58 mph) estimated sustained                       | \$10,000 property; crops not reported (zone total, 2006 dollars) | 0, 0                                      | NWS zone TXZ158 (BELL), zone-level |                                                            | B1-c worst recorded: High Wind and Strong Wind                |
| 2002-03-19 | Thunderstorm Wind           | 89 kt (102 mph) measured                                 | damage not reported                                              | 0, 0                                      | HOOD AFB                           |                                                            | B1-c worst recorded: Thunderstorm Wind                        |
| 2000-07-01 | Heat                        |                                                          | damage not reported                                              | 0, 0                                      | NWS zone TXZ158 (BELL), zone-level |                                                            | B1-c worst recorded: Excessive Heat, Heat                     |
| 1997-12-20 | Flash Flood                 |                                                          | damage not reported                                              | 2, 1                                      | KILLEEN                            |                                                            | deaths or injuries recorded                                   |
| 1976-05-26 | Tornado                     | F3, 2 mi path length (whole path, pre-1996), 100 yd wide | \$2,500,000 property; crops not recorded (1976 dollars)          | 2, 7                                      | location not recorded              |                                                            | deaths or injuries recorded                                   |

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,205 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)<br><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 3 of 30 years, 1996 to 2025 (10%)    | 10                                                                                                       | 2005-11-12 to 2024-11-12 (19 years)        | countywide |                                                                                                                         |
| Drought         | 50.8                                                       | event-days per year              | about 50.8 days per year                                                                   | Likely        | Storm Events event-days in 22 of 30 years, 1996 to 2025 (73.3%) | 2,261                                                                                                    | 2000 to 2025 (25.25 years; D3 and D4 only) | countywide |                                                                                                                         |
| Earthquake      | 0.000497                                                   | annual probability at a location | chance a given location in the county has at least minor-damage shaking in a year: 0.0497% |               |                                                                 | not shown                                                                                                | modeled                                    | see B1-f   | No descriptor (Storm Events does not record earthquakes).                                                               |
| Hail            | 4.16                                                       | events per year                  | about 4.16 per year                                                                        | Highly likely | FEMA annualized frequency (modeled)                             | 158.2 (modeled)                                                                                          | 1986 to 2023 (38 years)                    | countywide |                                                                                                                         |
| Heat Wave       | 15.4                                                       | event-days per year              | about 15.4 days per year                                                                   | Likely        | Storm Events event-days in 13 of 30 years, 1996 to 2025 (43.3%) | 256                                                                                                      | 2005-11-12 to 2024-11-12 (19 years)        | countywide |                                                                                                                         |
| Hurricane       | 0.0412                                                     | events per year                  | about 1 in 24 years                                                                        | Possible      | FEMA annualized frequency (modeled)                             | 14                                                                                                       | 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       | 0.817                                                      | event-days per year              | about 0.817 days per year                                                                  | Likely        | Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)    | 55                                                                                                       | 1946-12-31 to 2014-02-12 (67 years)        | countywide |                                                                                                                         |
| Inland Flooding | 3.07                                                       | event-days per year              | about 3.07 days per year                                                                   | Highly likely | Storm Events event-days in 27 of 30 years, 1996 to 2025 (90%)   | 86                                                                                                       | 1996 to 2023 (28 years)                    | see B1-f   |                                                                                                                         |
| Landslide       | 0.184                                                      | events per year (modeled)        | about 1 in 5 years                                                                         | Likely        | FEMA annualized frequency (modeled)                             | not shown                                                                                                | modeled                                    | see B1-f   |                                                                                                                         |
| Lightning       | 49.1                                                       | days per year with a strike      | about 49.1 days per year                                                                   | Highly likely | FEMA annualized frequency (modeled)                             | not shown                                                                                                | 1995 to 2023 (29 years; CONUS)             | countywide |                                                                                                                         |
| Strong Wind     | 1.76                                                       | events per year                  | about 1.76 per year                                                                        | Highly likely | FEMA annualized frequency (modeled)                             | 68                                                                                                       | 1986 to 2023 (38 years)                    | countywide |                                                                                                                         |

| Hazard            | FEMA<br>annualized<br>frequency<br>(modeled)<br><i>unit per row</i> | Unit                                   | In plain terms                                                     | Descriptor | Descriptor basis                                                        | NRI events or days in its record<br>period (hail, wind and tornado<br>are area-weighted, so can be<br>fractional) | NRI period                                      | Location   | Note |
|-------------------|---------------------------------------------------------------------|----------------------------------------|--------------------------------------------------------------------|------------|-------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|------------|------|
| Tornado           | 0.622                                                               | events per<br>year                     | about 0.62 per year                                                | Likely     | FEMA annualized<br>frequency (modeled)                                  | not shown                                                                                                         | 1950 to 2023<br>(EF2+); 1986 to<br>2023 (EF0-1) | see B1-f   |      |
| Wildfire          | 0.0013                                                              | annual<br>probability at<br>a location | chance a given location<br>in the county burns in a<br>year: 0.13% | Likely     | Storm Events<br>records in 6 of 30<br>years, 1996 to 2025<br>(20%)      | not shown                                                                                                         | modeled                                         | see B1-f   |      |
| Winter<br>Weather | 3.21                                                                | event-days<br>per year                 | about 3.21 days per<br>year                                        | Likely     | Storm Events event-<br>days in 18 of 30<br>years, 1996 to 2025<br>(60%) | 61                                                                                                                | 2005-11-12 to<br>2024-11-12 (19<br>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<br><i>county-coded records</i> | Years in period | Events per year<br><i>events / years</i> |
|------------------------------------------------|---------------------------|--------------|---------------------------------------|-----------------|------------------------------------------|
| Hail                                           | 1.00-1.99 in              | 1996 to 2025 | 180                                   | 30              | 6                                        |
| Hail                                           | 2.00 in+                  | 1996 to 2025 | 28                                    | 30              | 0.933                                    |
| Thunderstorm Wind (counted as NRI Strong Wind) | 50-64 kt                  | 1996 to 2025 | 139                                   | 30              | 4.63                                     |
| Thunderstorm Wind (counted as NRI Strong Wind) | 65 kt+                    | 1996 to 2025 | 18                                    | 30              | 0.6                                      |
| Thunderstorm Wind (counted as NRI Strong Wind) | unmeasured or below 50 kt | 1996 to 2025 | 41                                    | 30              | 1.37                                     |
| Tornado                                        | EF0-1                     | 1996 to 2025 | 24                                    | 30              | 0.8                                      |
| Tornado                                        | EF2-3                     | 1996 to 2025 | 5                                     | 30              | 0.167                                    |
| Tornado                                        | EF4-5                     | 1996 to 2025 | 0                                     | 30              | 0                                        |
| 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<br><i>rated of all</i> | NRI risk score, 0 to 100 |        |      | Tracts by rating                                                                       |
|-----------------|-------------------------------|--------------------------|--------|------|----------------------------------------------------------------------------------------|
|                 |                               | Min                      | Median | Max  |                                                                                        |
| Cold Wave       | 87 of 87                      | 15.6                     | 75.3   | 88.3 | Relatively High 36, Relatively Moderate 47, Relatively Low 2, Very Low 2               |
| Drought         | 33 of 87                      | 67.7                     | 80.7   | 95.5 | Relatively Moderate 3, Relatively Low 15, Very Low 15, No Rating 54                    |
| Earthquake      | 86 of 87                      | 0.2                      | 7.7    | 29.1 | Very Low 86, No Rating 1                                                               |
| Hail            | 87 of 87                      | 1.0                      | 91.2   | 98.5 | Very High 1, Relatively High 63, Relatively Moderate 21, Very Low 2                    |
| Heat Wave       | 87 of 87                      | 1.4                      | 69.1   | 85.6 | Relatively High 2, Relatively Moderate 72, Relatively Low 10, Very Low 3               |
| Hurricane       | 87 of 87                      | 12.5                     | 56.1   | 76.6 | Relatively Low 75, Very Low 12                                                         |
| Ice Storm       | 86 of 87                      | 0.1                      | 42.6   | 61.3 | Relatively Low 72, Very Low 14, No Rating 1                                            |
| Inland Flooding | 86 of 87                      | 0.2                      | 28.5   | 85.8 | Relatively High 5, Relatively Moderate 17, Relatively Low 43, Very Low 21, No Rating 1 |
| Landslide       | 86 of 87                      | 9.4                      | 29.8   | 85.5 | Relatively Low 3, Very Low 83, No Rating 1                                             |
| Lightning       | 86 of 87                      | 0.1                      | 82.0   | 95.0 | Relatively High 59, Relatively Moderate 24, Relatively Low 1, Very Low 2, No Rating 1  |
| Strong Wind     | 87 of 87                      | 0.2                      | 45.1   | 70.3 | Relatively Moderate 16, Relatively Low 67, Very Low 4                                  |

| Hazard         | Tracts<br><i>rated of all</i> | NRI risk score, 0 to 100 |        |      | Tracts by rating                                                                       |
|----------------|-------------------------------|--------------------------|--------|------|----------------------------------------------------------------------------------------|
|                |                               | Min                      | Median | Max  |                                                                                        |
| Tornado        | 87 of 87                      | 0.2                      | 89.6   | 98.4 | Very High 22, Relatively High 58, Relatively Moderate 4, Relatively Low 1, Very Low 2  |
| Wildfire       | 85 of 87                      | 19.3                     | 75.7   | 96.4 | Relatively High 1, Relatively Moderate 20, Relatively Low 32, Very Low 32, No Rating 2 |
| Winter Weather | 87 of 87                      | 10.6                     | 80.3   | 90.9 | Relatively High 55, Relatively Moderate 29, Relatively Low 1, Very Low 2               |

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<br><i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i> | Public Assistance to this jurisdiction<br><i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i> | Event records naming this place<br><i>all years; since its plan</i> | Notes                                                                                              |
|----------------------------|---------|------------------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| Bell County                | County  | Approved, expires 2030-05-05 | FMA RL 2, SRL 1; any 19                                                              | \$8,977,416.13                                                                                                                    | 0 total; 0 since its plan                                           | Includes \$7,921,788.36 for declarations not counted as hazard incidents (DR-4485-TX, EM-3216-TX). |
| Bartlett city              | City    | Approved, expires 2030-05-05 | FMA RL 0, SRL 0; any 0                                                               | no Public Assistance recorded                                                                                                     | 11 total; 0 since its plan                                          |                                                                                                    |
| Belton city                | City    | Approved, expires 2030-05-05 | FMA RL 0, SRL 1; any 3                                                               | \$404,379.34                                                                                                                      | 104 total; 2 since its plan                                         | Includes \$3,335.60 for declarations not counted as hazard incidents (EM-3216-TX).                 |
| Harker Heights city        | City    | Approved, expires 2030-05-05 | FMA RL 1, SRL 1; any 9                                                               | \$234,906.80                                                                                                                      | 1 total; 0 since its plan                                           | Includes \$41,971.58 for declarations not counted as hazard incidents (DR-1606-TX, EM-3216-TX).    |
| Holland town               | Town    | Approved, expires 2030-05-05 | FMA RL 0, SRL 0; any 0                                                               | no Public Assistance recorded                                                                                                     | 27 total; 2 since its plan                                          |                                                                                                    |
| Killeen city               | City    | Approved, expires 2030-05-05 | FMA RL 1, SRL 0; any 14                                                              | \$970,841.61                                                                                                                      | 89 total; 0 since its plan                                          | Includes \$665,208.07 for declarations not counted as hazard incidents (DR-4485-TX, EM-3216-TX).   |
| Little River-Academy city  | City    | Approved, expires 2030-05-05 | FMA RL 0, SRL 0; any 0                                                               | no Public Assistance recorded                                                                                                     | 9 total; 0 since its plan                                           |                                                                                                    |
| Morgan's Point Resort city | City    | Approved, expires 2030-05-05 | FMA RL 0, SRL 0; any 1                                                               | \$519,055.44                                                                                                                      | 0 total; 0 since its plan                                           |                                                                                                    |
| Nolanville city            | City    | Approved, expires 2030-05-05 | FMA RL 0, SRL 0; any 0                                                               | no Public Assistance recorded                                                                                                     | 32 total; 1 since its plan                                          |                                                                                                    |
| Rogers town                | Town    | Approved, expires 2030-05-05 | FMA RL 0, SRL 0; any 0                                                               | \$197,438.34                                                                                                                      | 21 total; 2 since its plan                                          |                                                                                                    |
| Salado village             | Village | Approved, expires 2030-05-05 | FMA RL 1, SRL 1; any 5                                                               | no Public Assistance recorded                                                                                                     | 48 total; 2 since its plan                                          |                                                                                                    |

| Jurisdiction | Type | Plan status                  | Repetitive loss<br><i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i> | Public Assistance to this jurisdiction<br><i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i> | Event records naming this place<br><i>all years; since its plan</i> | Notes                                                                                                        |
|--------------|------|------------------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| Temple city  | City | Approved, expires 2030-05-05 | FMA RL 0, SRL 0; any 9                                                               | \$5,078,922.13                                                                                                                    | 111 total; 2 since its plan                                         | Includes \$126,442.93 for declarations not counted as hazard incidents (DR-1606-TX, DR-4485-TX, EM-3216-TX). |
| Troy city    | City | Approved, expires 2030-05-05 | FMA RL 0, SRL 0; any 1                                                               | no Public Assistance recorded                                                                                                     | 39 total; 3 since its plan                                          |                                                                                                              |

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

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

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

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

Local data needed

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

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets
- Texas A&M Forest Service TxWRAP for wildfire risk; Texas State Hazard Mitigation Plan hazard list for B1-a exclusions.

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

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

| Hazard     | Building exposure<br><i>modeled dollars</i> | Agriculture exposure<br><i>modeled dollars</i> | Population exposed<br><i>people</i> | EAL buildings<br><i>modeled dollars per year</i> | EAL agriculture<br><i>modeled dollars per year</i> | Cost of expected deaths and injuries<br><i>FEMA's dollar value per year, not property damage</i> | EAL as % of exposure<br><i>buildings; agriculture where noted</i> | Storm Events damage since 2025-05-06<br><i>county-coded records, property plus crops, nominal dollars</i> | Zone-level damage since plan<br><i>property plus crops, reported for the zone</i> | Public Assistance since plan<br><i>nominal dollars; see note</i> | Note                                                            |
|------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|-----------------------------------------------------------------|
| Cold Wave  | \$62,242,034,130                            | \$99,199,727                                   | 369,846                             | \$1,188,315                                      | \$40,636                                           | \$11,262,315                                                                                     | 0.00191%                                                          |                                                                                                           | \$0                                                                               |                                                                  |                                                                 |
| Drought    | n/a                                         | \$34,074,201                                   | n/a                                 | n/a                                              | \$338,590                                          | n/a                                                                                              | 0.994% (agriculture)                                              |                                                                                                           | \$0                                                                               |                                                                  | NRI has no building exposure for this hazard; agriculture shown |
| Earthquake | \$108,279,250,969                           | n/a                                            | 370,647                             | \$109,351                                        | n/a                                                | \$38,703                                                                                         | 0.000101%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                 |
| Hail       | \$62,242,034,130                            | \$99,199,727                                   | 369,846                             | \$8,945,567                                      | \$51,310                                           | \$367,922                                                                                        | 0.0144%                                                           | \$0                                                                                                       |                                                                                   |                                                                  |                                                                 |
| Heat Wave  | \$62,242,034,130                            | \$99,199,727                                   | 369,846                             | \$646                                            | \$415                                              | \$5,993,584                                                                                      | under 0.0001%                                                     |                                                                                                           | \$0                                                                               |                                                                  |                                                                 |
| Hurricane  | \$62,210,393,570                            | \$99,108,417                                   | 369,615                             | \$1,592,576                                      | \$88,255                                           | \$101,359                                                                                        | 0.00256%                                                          |                                                                                                           |                                                                                   |                                                                  |                                                                 |

| <b>Hazard</b>   | <b>Building exposure</b><br><i>modeled dollars</i> | <b>Agriculture exposure</b><br><i>modeled dollars</i> | <b>Population exposed</b><br><i>people</i> | <b>EAL buildings</b><br><i>modeled dollars per year</i> | <b>EAL agriculture</b><br><i>modeled dollars per year</i> | <b>Cost of expected deaths and injuries</b><br><i>FEMA's dollar value per year; not property damage</i> | <b>EAL as % of exposure</b><br><i>buildings; agriculture where noted</i> | <b>Storm Events damage since 2025-05-06</b><br><i>county-coded records, property plus crops, nominal dollars</i> | <b>Zone-level damage since plan</b><br><i>property plus crops, reported for the zone</i> | <b>Public Assistance since plan</b><br><i>nominal dollars; see note</i> | <b>Note</b>                                                                                                                                                               |
|-----------------|----------------------------------------------------|-------------------------------------------------------|--------------------------------------------|---------------------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Ice Storm       | \$62,241,206,059                                   | n/a                                                   | 369,836                                    | \$50,663                                                | n/a                                                       | \$270,476                                                                                               | under 0.0001%                                                            |                                                                                                                  |                                                                                          |                                                                         |                                                                                                                                                                           |
| Inland Flooding | \$62,217,492,998                                   | \$15,019,151                                          | 7,102                                      | \$31,579,512                                            | \$611,200                                                 | \$5,732,069                                                                                             | n/a (see note)                                                           | \$27,000                                                                                                         |                                                                                          |                                                                         | 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       | \$426,317,467                                      | n/a                                                   | 2,088                                      | \$743                                                   | n/a                                                       | \$31                                                                                                    | 0.000174%                                                                |                                                                                                                  |                                                                                          |                                                                         |                                                                                                                                                                           |
| Lightning       | \$62,242,034,130                                   | n/a                                                   | 369,846                                    | \$48,470                                                | n/a                                                       | \$2,730,516                                                                                             | under 0.0001%                                                            | \$200,000                                                                                                        |                                                                                          |                                                                         |                                                                                                                                                                           |
| Strong Wind     | \$62,242,034,130                                   | \$99,199,727                                          | 369,846                                    | \$572,451                                               | \$5,821                                                   | \$689,755                                                                                               | 0.00092%                                                                 | \$43,000                                                                                                         |                                                                                          |                                                                         |                                                                                                                                                                           |
| Tornado         | \$62,242,034,130                                   | \$99,199,727                                          | 369,846                                    | \$8,859,272                                             | \$2,597                                                   | \$23,500,386                                                                                            | 0.0142%                                                                  |                                                                                                                  |                                                                                          |                                                                         |                                                                                                                                                                           |
| Wildfire        | \$10,205,597,564                                   | \$27,935,140                                          | 83,686                                     | \$1,242,671                                             | \$244                                                     | \$170,411                                                                                               | 0.0122%                                                                  |                                                                                                                  |                                                                                          |                                                                         |                                                                                                                                                                           |
| Winter Weather  | \$62,242,034,130                                   | \$99,199,727                                          | 369,846                                    | \$185,659                                               | \$567                                                     | \$642,689                                                                                               | 0.000298%                                                                |                                                                                                                  | \$0                                                                                      |                                                                         |                                                                                                                                                                           |

Totals since 2025-05-06 (Storm Events through 2026-06-30): 27 county-coded records, 27 with a damage value recorded (including \$0), \$270,000; 8 zone-level records, 8 with a damage value recorded (including \$0), \$0 reported for the zone; 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                                                                                                                                                                    | 369,846             |
| Building value (total, not at risk)                                                                                                                                           | \$62,242,034,130    |
| Agriculture value (total, not at risk)                                                                                                                                        | \$99,199,727        |
| NRI risk rating (all hazards)                                                                                                                                                 | Relatively Moderate |
| Expected annual loss, buildings and agriculture, all hazards                                                                                                                  | \$55,515,531        |
| 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) | \$51,500,215        |
| Social vulnerability rating                                                                                                                                                   | Relatively Low      |
| 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) | 5          | Severe repetitive loss, FMA definition (44 CFR 77.2) | 4          |
| Repetitive loss, NFIP insurance definition    | 60         | Severe repetitive loss, NFIP insurance definition    | 4          |

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

| <b>Scope</b>                                | <b>RL, FMA</b><br><i>properties</i> | <b>SRL, FMA</b><br><i>properties</i> | <b>RL, NFIP</b><br><i>properties</i> | <b>SRL, NFIP</b><br><i>properties</i> | <b>Any category</b><br><i>properties</i> | <b>Mitigated</b><br><i>properties</i> | <b>Currently insured</b><br><i>properties</i> |
|---------------------------------------------|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|------------------------------------------|---------------------------------------|-----------------------------------------------|
| County total                                | 5                                   | 4                                    | 60                                   | 4                                     | 61                                       | 0                                     | 11                                            |
| of which: Belton city                       | 0                                   | 1                                    | 3                                    | 1                                     | 3                                        | 0                                     | 1                                             |
| of which: Harker Heights city               | 1                                   | 1                                    | 8                                    | 1                                     | 9                                        | 0                                     | 2                                             |
| of which: Killeen city                      | 1                                   | 0                                    | 14                                   | 0                                     | 14                                       | 0                                     | 1                                             |
| of which: Salado village                    | 1                                   | 1                                    | 5                                    | 1                                     | 5                                        | 0                                     | 2                                             |
| of which: Temple city                       | 0                                   | 0                                    | 9                                    | 0                                     | 9                                        | 0                                     | 2                                             |
| of which: Bell County (unincorporated area) | 2                                   | 1                                    | 19                                   | 1                                     | 19                                       | 0                                     | 3                                             |
| of which: Troy city                         | 0                                   | 0                                    | 1                                    | 0                                     | 1                                        | 0                                     | 0                                             |
| of which: Morgan's Point Resort city        | 0                                   | 0                                    | 1                                    | 0                                     | 1                                        | 0                                     | 0                                             |
| Statewide, no county in FEMA's file         | 3                                   | 8                                    | 12                                   | 7                                     | 13                                       | 1                                     | 9                                             |

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

| <b>Jurisdiction</b>        | <b>NFIP community ID</b> | <b>RL, FMA</b><br><i>properties</i> | <b>SRL, FMA</b><br><i>properties</i> | <b>RL, NFIP</b><br><i>properties</i> | <b>SRL, NFIP</b><br><i>properties</i> | <b>Any category</b><br><i>properties</i> | <b>Mitigated</b><br><i>properties</i> | <b>Currently insured</b><br><i>properties</i> |
|----------------------------|--------------------------|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|------------------------------------------|---------------------------------------|-----------------------------------------------|
| Bell County                | 480706                   | 2                                   | 1                                    | 19                                   | 1                                     | 19                                       | 0                                     | 3                                             |
| Bartlett city              | 480707                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |
| Belton city                | 480028                   | 0                                   | 1                                    | 3                                    | 1                                     | 3                                        | 0                                     | 1                                             |
| Harker Heights city        | 480029                   | 1                                   | 1                                    | 8                                    | 1                                     | 9                                        | 0                                     | 2                                             |
| Holland town               | 480030                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |
| Killeen city               | 480031                   | 1                                   | 0                                    | 14                                   | 0                                     | 14                                       | 0                                     | 1                                             |
| Little River-Academy city  | 481579                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |
| Morgan's Point Resort city | 481525                   | 0                                   | 0                                    | 1                                    | 0                                     | 1                                        | 0                                     | 0                                             |
| Nolanville city            | 480032                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |
| Rogers town                | 480708                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |
| Salado village             | 480033                   | 1                                   | 1                                    | 5                                    | 1                                     | 5                                        | 0                                     | 2                                             |
| Temple city                | 480034                   | 0                                   | 0                                    | 9                                    | 0                                     | 9                                        | 0                                     | 2                                             |
| Troy city                  | 480709                   | 0                                   | 0                                    | 1                                    | 0                                     | 1                                        | 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<br><i>properties</i> | SRL, FMA<br><i>properties</i> | RL, NFIP<br><i>properties</i> | SRL, NFIP<br><i>properties</i> | Any category<br><i>properties</i> | Mitigated<br><i>properties</i> | Currently insured<br><i>properties</i> |
|---------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------------------------|--------------------------------|----------------------------------------|
| single-family residential | 4                            | 4                             | 48                            | 4                              | 49                                | 0                              | 10                                     |
| 2 to 4 unit residential   | 0                            | 0                             | 2                             | 0                              | 2                                 | 0                              | 0                                      |
| other residential         | 0                            | 0                             | 0                             | 0                              | 0                                 | 0                              | 0                                      |
| non-residential           | 1                            | 0                             | 10                            | 0                              | 10                                | 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 1 property is FMA repetitive loss but not NFIP repetitive loss, and 56 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](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](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_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/codes2020/national_place_by_county2020.txt), [https://www2.census.gov/geo/docs/reference/ct\\_change/ct\\_cou\\_to\\_cousub\\_crosswalk.xlsx](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)

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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.

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## 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](mailto:contact@hazardplain.org)