

Cameron County, TX

Risk-assessment baseline packet

Unit **County area 48061** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

A starting point for the plan's risk assessment (FEMA Local Mitigation Plan Review Tool, Element B). It does not replace local data or FEMA review. Section headings say which FEMA review item each table supports; whether an item is satisfied is decided by the plan and its reviewers.

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Plan clock

Status	Expired on 2026-04-07	Plan	Cameron County (FEMA plan 106948)
Approved	2021-04-08	Expires	2026-04-07
As of	2026-09-28	Days	174 days since expiry
Update underway	FEMA tracker shows a plan in review		

Generally not eligible for FEMA mitigation project grants (HMGP, FMA) until a new plan is approved, barring a 44 CFR 201.6(a)(3) exception. Planning grants are not affected.

What changed since your last plan (approved 2021-04-08)

New federal declarations	DR-4798-TX, DR-4871-TX (2 declaration rows; 2 counted incidents)	Storm Events records since approval	281 (data through 2026-06-30)
Repetitive loss now	FMA RL 128, SRL 76 (44 CFR 77.2); any definition: 600	Repeat-flood change	First release: no prior release to compare.

SOURCES: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Plan status for every jurisdiction listed in this county: 24 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

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

CONTENTS

1. Plan clock, page 1
2. What changed since your last plan (approved 2021-04-08), page 1
3. Supports B1-a: hazards, page 3
4. Supports B1-b: location, page 5
5. Supports B1-c: extent, page 6
6. Supports B1-d: previous occurrences, page 9
7. Supports B1-e: probability, page 14
8. Supports B1-f: variation across the planning area, page 18
9. Supports B2-a and B2-b: assets and impacts, page 20
10. Supports B2-a: context, page 23
11. Supports B2-c: repetitive loss, page 23
12. Sources and OpenFEMA disclaimer, page 25

Plan clock

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Update underway	Notes
Cameron County	County	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-174	FEMA tracker shows a plan in review	
Bayview town	Town	Expired on 2022-09-10	Council of Cities (FEMA plan 102613)	2017-09-11	2022-09-10	-1,479		
Brownsville city	City	Approved, expires 2027-12-27	Brownsville Public Utilities Board (FEMA plan 108394)	2022-12-28	2027-12-27	455		
Combes town	Town	Expired on 2025-10-18	Combes (FEMA plan 106749)	2020-10-19	2025-10-18	-345		
Harlingen city	City	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-174	FEMA tracker shows a plan in review	
Indian Lake town	Town	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-174	FEMA tracker shows a plan in review	member approved 2023-03-06
La Feria city	City	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-174	FEMA tracker shows a plan in review	member approved 2023-03-06
Laguna Vista town	Town	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-174	FEMA tracker shows a plan in review	member approved 2023-03-06
Los Fresnos city	Town	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-174	FEMA tracker shows a plan in review	member approved 2023-03-06
Los Indios town	Town	Expired on 2025-10-18	Combes (FEMA plan 106749)	2020-10-19	2025-10-18	-345		
Palm Valley city	City	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-174	FEMA tracker shows a plan in review	
Port Isabel city	City	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-174	FEMA tracker shows a plan in review	member approved 2023-03-06
Primera town	Town	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-174	FEMA tracker shows a plan in review	member approved 2023-03-06
Rancho Viejo town	Town	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-174	FEMA tracker shows a plan in review	member approved 2023-03-06
Rio Hondo city	City	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-174	FEMA tracker shows a plan in review	member approved 2023-03-06
San Benito city	Town	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-174	FEMA tracker shows a plan in review	member approved 2023-03-06

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Santa Rosa town	Town	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-174	FEMA tracker shows a plan in review	member approved 2023-03-06
South Padre Island town	Town	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-174	FEMA tracker shows a plan in review	member approved 2023-03-06
Brownsville Public Utilities Board	Electric/Power Authority	Approved, expires 2027-12-27	Brownsville Public Utilities Board (FEMA plan 108394)	2022-12-28	2027-12-27	455		
Cameron County Drainage District #3	Flood Control District	Expired on 2025-10-18	Combes (FEMA plan 106749)	2020-10-19	2025-10-18	-345		
Cameron County Drainage District #5	Flood Control District	Expired on 2025-10-18	Combes (FEMA plan 106749)	2020-10-19	2025-10-18	-345		
Harlingen Irrigation District #1	Flood Control District	Expired on 2025-10-18	Combes (FEMA plan 106749)	2020-10-19	2025-10-18	-345		
Starbase	City	No approved plan on record	none	none	none		FEMA tracker shows a plan in review	
University of Texas Rio Grande Valley	College/University	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	

SOURCE
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B1-a: hazards

Hazards NRI does not cover: check locally

- 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)

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Hurricane	Very High	Very High	\$75,158,694	\$1,061,025	\$7,834,493	\$84,054,211	6		
2	Cold Wave	Very High	Very High	\$36,425	\$1,710,100	\$30,866,154	\$32,612,679	44		Includes 34 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
3	Inland Flooding	Relatively Moderate	Relatively Moderate	\$30,395,156	\$1,930,581	\$37,163	\$32,362,901	142		

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
4	Heat Wave	Relatively High	Relatively Moderate	\$318	\$343	\$6,130,506	\$6,131,167	84		
5	Tornado	Relatively Moderate	Relatively Moderate	\$840,674	\$249	\$2,347,559	\$3,188,482	33		
6	Hail	Relatively High	Relatively Moderate	\$2,071,465	\$4,210	\$269,107	\$2,344,783	70		
7	Strong Wind	Relatively High	Relatively Moderate	\$430,973	\$2,473	\$644,311	\$1,077,757	175		Includes 15 High Wind records and 22 Strong Wind records, event types the NRI definition of this hazard leaves out.
8	Ice Storm	Relatively High	Relatively High	\$812,242		\$103,470	\$915,712	4		
9	Drought	Relatively Moderate	Relatively Moderate		\$678,017		\$678,017	159		
10	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$494,240		\$53,153	\$547,393	18		
11	Lightning	Relatively High	Relatively Moderate	\$361,931		\$128,664	\$490,594	6		
12	Wildfire	Relatively Low	Relatively Low	\$310,890	\$249	\$68,298	\$379,436	0		Declared 2 times; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
13	Winter Weather	Relatively High	Relatively Moderate	\$36,831	\$117	\$140,368	\$177,317	4		
14	Earthquake	Very Low	Very Low	\$124,216		\$45,661	\$169,877			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
15	Landslide	Very Low	Very Low	\$328		\$2	\$330	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data					0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Check your state hazard mitigation plan's hazard list for this county; explain any hazard you drop.

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 121
Coastal 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.	62 of 121
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	121 of 121
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	89 of 121
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	121 of 121
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	121 of 121
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	121 of 121
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	121 of 121
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	121 of 121
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.	121 of 121
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	79 of 121
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	121 of 121
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	121 of 121
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	121 of 121
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 121
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 121
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	111 of 121
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	121 of 121

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/Tide	none in data (FIRM for depth)	18, 1996 to 2024 (17 zone-level)		Storm Surge/Tide, 2008-07-23, \$5,000,000 property; \$0 crops, reported for the zone (2008 dollars); NWS zone TXZ257 (COASTAL CAMERON), zone-level: may include parts of neighboring counties		No event record names a member place. Zone-level records (17) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	10, 1996 to 2026 (10 zone-level)	2 days to 4 days (median 3 days); 6 with a recorded value	4 consecutive days, 2025-02-19 to 2025-02-22, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	34, 2009 to 2026 (34 zone-level)		Frost/Freeze, 2021-02-14, \$46,000,000 crop damage, reported for the zone (2021 dollars); NWS zone TXZ255 (CAMERON), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	159, 1996 to 2026 (159 zone-level)	14 days to 484 days (median 80 days); 22 with a recorded value	484 days (about 15.9 months), 2012-09-04 to 2013-12-31, a run of 29 consecutive Storm Events drought records, zone-level	Drought, 2009-08-18, \$0 property; \$20,700,000 crops, reported for the zone (2009 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	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					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	103, 1956 to 2026	0.75 in to 4 in (median 1.25 in); 103 with a recorded value	4 in hail, 1971-05-11	Hail, 2003-04-08, \$50,000,000 property; crops not reported (2003 dollars)	Event records naming member places: Brownsville city (11 records), Harlingen city (7 records), Rio Hondo city (6 records), La Feria city (5 records), Port Isabel city (3 records), Primera town (3 records), San Benito city (3 records), Santa Rosa town (3 records), Los Fresnos city (2 records), Los Indios town (1 record).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Excessive Heat, Heat	heat index (narratives)	84, 2008 to 2026 (84 zone-level)	1 day to 16 days (median 2 days); 27 with a recorded value	16 consecutive days, 2023-07-31 to 2023-08-15, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	6, 1998 to 2020 (6 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Hurricane (Typhoon) record, 2008-07-23, category 1, \$367,500,000 property; crops not reported, reported for the zone (2008 dollars), 2 direct injuries (reported for the zone); NWS zone TXZ257 (COASTAL CAMERON), zone-level: may include parts of neighboring counties	Most damaging recorded: Tropical Storm, 2008-07-23, \$420,000,000 property; crops not reported, reported for the zone (2008 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	4, 2004 to 2025 (4 zone-level)		Ice Storm, 2011-02-03, \$10,000 property; crops not reported, reported for the zone (2011 dollars); NWS zone TXZ255 (CAMERON), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	142, 1996 to 2026 (7 zone-level)		Flash Flood, 2025-03-27, \$105,000,000 property; \$0 crops (2025 dollars)		Event records naming member places: Brownsville city (34 records), Harlingen city (13 records), Los Fresnos city (10 records), Port Isabel city (10 records), San Benito city (9 records), La Feria city (7 records), Santa Rosa town (7 records), Laguna Vista town (5 records), Rancho Viejo town (4 records), Combes town (3 records); and 3 more member places (see the XLSX file). Zone-level records (7) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	6, 2011 to 2024		Lightning, 2020-05-16, \$7,000,000 property; \$0 crops (2020 dollars)		Event records naming member places: Laguna Vista town (1 record), Port Isabel city (1 record), Primera town (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	37, 1996 to 2025 (37 zone-level)	34 kt (39 mph) to 64 kt (74 mph) (median 45 kt (52 mph)); 36 with a recorded value	64 kt (74 mph) measured gust, High Wind, 2024-01-08; NWS zone TXZ255 (CAMERON), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	199, 1961 to 2026	40 kt (46 mph) to 100 kt (115 mph) (median 54 kt (62 mph)); 157 with a recorded value	100 kt (115 mph) estimated, Thunderstorm Wind, 2000-05-02		Event records naming member places: Port Isabel city (21 records), Brownsville city (12 records), Harlingen city (9 records), Los Fresnos city (8 records), San Benito city (8 records), Bayview town (5 records), La Feria city (5 records), Rancho Viejo town (5 records), Rio Hondo city (5 records), Santa Rosa town (5 records); and 5 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	68, 1953 to 2025	F/EF0 to F/EF3 (median F/EF0); 64 with a recorded value	F3 tornado, 1969-05-12, 33 yd wide, \$25,000 property; crops not recorded (1969 dollars); same rating, casualties and property damage also recorded on 1969-05-12	Tornado, 1988-09-16, \$2,500,000 property; crops not recorded (1988 dollars)	Event records naming member places: Harlingen city (5 records), Port Isabel city (5 records), Combes town (3 records), Rio Hondo city (3 records), Rancho Viejo town (2 records), Bayview town (1 record), La Feria city (1 record), Los Fresnos city (1 record), Primera town (1 record), Santa Rosa town (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	4, 2004 to 2022 (4 zone- level)		Winter Weather, 2018-01-16, \$50,000 property; crops not reported, reported for the zone (2018 dollars); NWS zone TXZ255 (CAMERON), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

Where a hazard names more than 10 member places, the table lists the 10 with the most records; every place is in the XLSX file, sheet "B1-c Extent".

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

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

SOURCES
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Supports B1-d: previous occurrences

Declaration rows 34 Counted incidents 25

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2025-05-21	2025-03-26	DR-4871-TX	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	PA not declared for this county	new since last plan; within last 5 years	
2024-07-09	2024-07-05	DR-4798-TX	Major disaster	HURRICANE BERYL	Hurricane	\$55,759.54	new since last plan; within last 5 years	
2021-02-19	2021-02-11	DR-4586-TX	Major disaster	SEVERE WINTER STORMS	Ice Storm	\$97,767.43	during plan review, check whether your last plan included it	
2021-02-14	2021-02-11	EM-3554-TX	Emergency	SEVERE WINTER STORM	Ice Storm	none found	during plan review, check whether your last plan included it	same incident as DR-4586
2020-08-24	2020-08-23	EM-3540-TX	Emergency	TROPICAL STORMS MARCO AND LAURA	Hurricane	none found	during plan review, check whether your last plan included it	
2020-07-26	2020-07-25	EM-3530-TX	Emergency	HURRICANE HANNA	Hurricane	none found	during plan review, check whether your last plan included it	
2020-03-25	2020-01-20	DR-4485-TX	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$4,021,097.67		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						<i>federal share obligated, nominal dollars</i>			
2020-03-13	2020-01-20	EM-3458-TX	Emergency	COVID-19	Non-natural, not counted		none found		same incident as DR-4485
2019-07-17	2019-06-24	DR-4454-TX	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding		PA not declared for this county		
2018-07-06	2018-06-19	DR-4377-TX	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding		PA not declared for this county		
2015-11-25	2015-10-22	DR-4245-TX	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding; Strong Wind; Tornado		PA not declared for this county		
2010-08-03	2010-06-30	DR-1931-TX	Major disaster	HURRICANE ALEX	Hurricane		\$1,692,042		
2010-06-29	2010-06-27	EM-3313-TX	Emergency	TROPICAL STORM ALEX	Hurricane		none found		same incident as DR-1931
2008-09-10	2008-09-07	EM-3294-TX	Emergency	HURRICANE IKE	Hurricane		\$121,455.68		
2008-08-29	2008-08-27	EM-3290-TX	Emergency	HURRICANE GUSTAV	Hurricane		none found		
2008-07-24	2008-07-22	DR-1780-TX	Major disaster	HURRICANE DOLLY	Hurricane		\$29,645,464.77		
2008-03-14	2008-03-14	EM-3284-TX	Emergency	WILDFIRES	Wildfire		none found		
2007-08-18	2007-08-17	EM-3277-TX	Emergency	HURRICANE DEAN	Hurricane		\$166,490.86		
2006-01-11	2005-11-27	DR-1624-TX	Major disaster	EXTREME WILDFIRE THREAT	Wildfire		none found		
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		\$23,878.75		
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		none found		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		none found		
2003-02-01	2003-02-01	EM-3171-TX	Emergency	LOSS OF THE SPACE SHUTTLE COLUMBIA	Non-natural, not counted		none found		
2002-11-05	2002-10-24	DR-1439-TX	Major disaster	SEVERE STORMS, TORNADOES AND FLOODING	Inland Flooding; Tornado		PA not declared for this county		
1999-08-22	1999-08-21	DR-1287-TX	Major disaster	HURRICANE BRET	Hurricane (primary); also designated: Inland Flooding		\$539,454.37		
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		
1991-04-12	1991-04-05	DR-900-TX	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado		none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1990-01-09	1989-12-21	DR-850-TX	Major disaster	SEVERE FREEZE	Cold Wave	PA not declared for this county		
1988-10-05	1988-09-15	DR-816-TX	Major disaster	HURRICANE GILBERT	Hurricane	PA not declared for this county		
1984-10-02	1984-09-16	DR-726-TX	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1984-01-07	1983-12-22	DR-696-TX	Major disaster	SEVERE FREEZING WEATHER	Cold Wave	PA not declared for this county		
1980-08-11	1980-08-11	DR-627-TX	Major disaster	HURRICANE ALLEN	Hurricane	none found		
1971-09-18	1971-09-18	DR-313-TX	Major disaster	HEAVY RAINS, HIGH WINDS & FLOODING	Inland Flooding (primary); also designated: Strong Wind	none found		
1967-09-28	1967-09-28	DR-232-TX	Major disaster	HURRICANE BEULAH	Hurricane (primary); also designated: Inland Flooding	none found		

School districts and special districts in this county: \$5,069,460.31 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan members in this county. They are not shown as member blocks, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county); do not add this line to the county total.

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.

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

SOURCES

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
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. Listed on every county page in the state; not counted with county rows.

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.

SOURCE

Public Assistance filed under this county for declarations that do not list it: 1 row, \$0

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-1791-TX	2008-09-13	HURRICANE IKE	Cameron County	\$0

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.

SOURCES

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Public Assistance not placed in a county in this state: 1 row, \$902,084.65

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated <i>federal share obligated, nominal dollars</i>	Why not placed
1791	2008-09-13	AOF/Houston Affordable Housing Corporation	Fulton County	\$902,084.65	county field is a county of another state and the applicant name does not identify a place in the declaring state

FEMA's Public Assistance summaries file these applicants under a county field that is not a county of this state (an Alaska school area, the former Valdez-Cordova Census Area, or another state's county), and the applicant name does not identify one place here. They are listed for the whole state and are not in any county total. Check whether any of them worked in your county.

SOURCE

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	18	4	6	3	0	0	1996 to 2026-06-30	
Cold Wave	44	19	6	19	2	0	1996 to 2026-06-30	Includes 34 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
Drought	159	21	13	18	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	103	21	0	21	0	0	1955 to 2026-06-30	
Heat Wave	84	77	2	77	0	0	1996 to 2026-06-30	
Hurricane	6	0	1	0	12	1	1996 to 2026-06-30	
Ice Storm	4	1	0	1	1	0	1996 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Inland Flooding	142	56	6	39	10	1	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	6	2	1	2	0	0	1996 to 2026-06-30	
Strong Wind	236	74	3	72	2	0	1955 to 2026-06-30	Includes 15 High Wind records and 22 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	68	5	1	5	3	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Winter Weather	4	1	0	1	0	0	1996 to 2026-06-30	

SOURCES
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2025-03-27	Flash Flood		\$105,000,000 property; \$0 crops (2025 dollars)	0, 0	LOS INDIOS to LAURELES	new since last plan; within last 5 years	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2025-02-19	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2025 dollars)	0, 0	NWS zone TXZ255 (CAMERON), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2024-01-08	High Wind	64 kt (74 mph) measured gust	\$525,000 property; crops not reported, reported for the zone (2024 dollars)	0, 0	NWS zone TXZ255 (CAMERON), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2023-07-31	Heat		\$0 property; \$0 crops, reported for the zone (2023 dollars)	0, 0	NWS zone TXZ255 (CAMERON), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2023-05-13	Tornado	EF1, 0.45 mi within this county, 200 yd wide	\$500,000 property; \$0 crops (2023 dollars)	1, 11	BAYSIDE	new since last plan; within last 5 years	deaths or injuries recorded

			Damage	Direct deaths, injuries	Location	Flags	Why listed
Date	Event type	Magnitude or extent	<i>nominal dollars</i>	<i>indirect not counted</i>			
2021-02-14	Frost/Freeze		\$32,880 property; \$46,000,000 crops, reported for the zone (2021 dollars)	0, 0	NWS zone TXZ255 (CAMERON), zone-level: may include parts of neighboring counties	during plan review, check whether your last plan included it	B1-c worst recorded: Frost/Freeze (outside NRI Cold Wave definition)
2009-06-12	Heat		\$0 property; \$0 crops, reported for the zone (2009 dollars)	1, 0	NWS zone TXZ255 (CAMERON), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2008-07-23	Hurricane (Typhoon)	category 1	\$367,500,000 property; crops not reported, reported for the zone (2008 dollars)	0, 2	NWS zone TXZ257 (COASTAL CAMERON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2003-04-08	Hail	2.75 in	\$50,000,000 property; crops not reported (2003 dollars)	0, 5	BROWNSVILLE		deaths or injuries recorded
2000-05-02	Thunderstorm Wind	100 kt (115 mph) estimated	\$5,000,000 property; crops not reported (2000 dollars)	0, 0	LAGUNA VISTA		B1-c worst recorded: Thunderstorm Wind
1971-05-11	Hail	4 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail
1969-05-12	Tornado	F3, 33 yd wide	\$25,000 property; crops not recorded (1969 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the XLSX file, sheet "B1-d Storm Events history" (874 rows).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

State-declared emergencies are not in federal data. Add them from your state emergency management agency.

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

		FEMA annualized frequency (modeled)			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
Hazard	Unit	<i>unit per row</i>	In plain terms	Descriptor					
Avalanche	events per year						1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Coastal Flooding	3.65	events per year at a location (modeled)	about 3.7 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	3.06	event-days per year	about 3.06 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	44.4	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 3.06 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 4 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	49.9	event-days per year	about 49.9 days per year	Likely	event-days in 18 of 30 years, 1996 to 2025 (60%)	1,813	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000187	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.0187%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	0.334	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	13.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	7.5	event-days per year	about 7.5 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	104	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 7.5 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 5 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane	0.155	events per year	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	60	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	0.163	event-days per year	about 0.163 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	10	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.5	event-days per year	about 2.5 days per year	Likely	event-days in 24 of 30 years, 1996 to 2025 (80%)	70	1996 to 2023 (28 years)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Landslide	0.0891	events per year (modeled)	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	34.1	days per year with a strike	about 34.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.429	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	15	1986 to 2023 (38 years)	countywide	
Tornado	0.181	events per year	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.00155	annual probability at a location	chance a given location in the county burns in a year: 0.155%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Winter Weather	0.573	event-days per year	about 0.573 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	8.2	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado, hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	45	30	1.5
Hail	2.00 in+	1996 to 2025	10	30	0.333
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	98	30	3.27
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	20	30	0.667
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	14	30	0.467
Tornado	EF0-1	1996 to 2025	30	30	1
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	3	30	0.1

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.

SOURCE
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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.

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	0 of 121				Not Applicable 121	
Coastal Flooding	62 of 121	70.2	78.2	98.4	Relatively High 1, Relatively Moderate 4, Relatively Low 31, Very Low 26, No Rating 59	
Cold Wave	121 of 121	16.0	92.1	98.3	Very High 24, Relatively High 89, Relatively Moderate 5, Relatively Low 1, Very Low 2	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	89 of 121	66.9	80.1	96.1	Relatively Moderate 11, Relatively Low 39, Very Low 39, No Rating 32	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	121 of 121	0.5	8.6	21.6	Very Low 121	
Hail	121 of 121	24.7	72.6	88.0	Relatively Moderate 78, Relatively Low 41, Very Low 2	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	121 of 121	1.5	68.2	84.8	Relatively High 3, Relatively Moderate 94, Relatively Low 21, Very Low 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	121 of 121	74.4	93.9	99.3	Very High 11, Relatively High 96, Relatively Moderate 12, Relatively Low 2	
Ice Storm	121 of 121	7.1	69.7	89.2	Relatively Moderate 61, Relatively Low 57, Very Low 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	121 of 121	0.4	22.9	93.2	Relatively High 2, Relatively Moderate 13, Relatively Low 66, Very Low 40	
Landslide	79 of 121	8.7	33.9	82.3	Relatively Low 2, Very Low 77, No Rating 42	
Lightning	121 of 121	1.1	30.3	58.9	Relatively Moderate 3, Relatively Low 92, Very Low 26	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	121 of 121	4.9	41.2	64.4	Relatively Moderate 9, Relatively Low 109, Very Low 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	121 of 121	2.3	39.3	55.2	Relatively Moderate 1, Relatively Low 115, Very Low 5	
Tsunami	0 of 121				Insufficient Data 121	
Volcanic Activity	0 of 121				Not Applicable 121	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Wildfire	111 of 121	20.6	59.6	95.1	Relatively Moderate 7, Relatively Low 35, Very Low 69, No Rating 10	
Winter Weather	121 of 121	10.8	44.3	60.9	Relatively Moderate 36, Relatively Low 82, Very Low 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat- flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Cameron County	County	Expired on 2026-04-07	FMA RL 27, SRL 16; any 116	\$10,896,651.95	0; 0	Includes \$1,759,016.61 for declarations not counted as hazard incidents (DR-1606-TX, DR-4485-TX).
Bayview town	Town	Expired on 2022-09-10	FMA RL 0, SRL 0; any 0	\$1,378.67	7; 4	
Brownsville city	City	Approved, expires 2027-12-27	FMA RL 4, SRL 11; any 62	\$3,052,503.94	57; 6	Includes \$1,033,590.45 for declarations not counted as hazard incidents (DR-4485-TX).
Combes town	Town	Expired on 2025-10-18	FMA RL 15, SRL 0; any 33	\$1,501,275.88	8; 1	
Harlingen city	City	Expired on 2026-04-07	FMA RL 28, SRL 25; any 211	\$2,812,799.88	34; 5	Includes \$161,684.42 for declarations not counted as hazard incidents (DR-4485-TX).
Indian Lake town	Town	Expired on 2026-04-07	FMA RL 0, SRL 0; any 0	\$25,667.40	0; 0	
La Feria city	City	Expired on 2026-04-07	FMA RL 13, SRL 2; any 46	\$421,022.72	18; 2	
Laguna Vista town	Town	Expired on 2026-04-07	FMA RL 1, SRL 0; any 5	\$116,769.07	9; 3	
Los Fresnos city	Town	Expired on 2026-04-07	FMA RL 0, SRL 0; any 0	\$416,457.25	21; 6	Includes \$85,406.55 for declarations not counted as hazard incidents (DR-4485-TX).
Los Indios town	Town	Expired on 2025-10-18	FMA RL 0, SRL 0; any 0	none found	3; 2	
Palm Valley city	City	Expired on 2026-04-07	FMA RL 23, SRL 9; any 50	\$50,498.17	0; 0	

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Port Isabel city	City	Expired on 2026-04-07	FMA RL 0, SRL 1; any 7	\$384,741.84	40; 17	
Primera town	Town	Expired on 2026-04-07	FMA RL 11, SRL 2; any 21	\$16,512.69	9; 3	Includes \$0 for declarations not counted as hazard incidents (DR-4485-TX).
Rancho Viejo town	Town	Expired on 2026-04-07	FMA RL 0, SRL 0; any 0	\$24,511.11	11; 4	
Rio Hondo city	City	Expired on 2026-04-07	FMA RL 0, SRL 0; any 0	\$179,327.04	14; 1	Includes \$26,749.56 for declarations not counted as hazard incidents (DR-4485-TX).
San Benito city	Town	Expired on 2026-04-07	FMA RL 5, SRL 2; any 15	\$1,290,449.14	20; 6	
Santa Rosa town	Town	Expired on 2026-04-07	FMA RL 0, SRL 0; any 8	\$14,116.51	16; 3	
South Padre Island town	Town	Expired on 2026-04-07	FMA RL 1, SRL 7; any 25	\$523,081.57	1; 0	Includes \$25,313.31 for declarations not counted as hazard incidents (DR-1606-TX, DR-4485-TX).

Member 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 member row, while the county table counts only its part in this county.

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

SOURCES

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Supports B2-a and B2-b: assets and impacts

Local data required

County-level starter. The plan must describe impacts for each participant and its own assets.

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-04-08 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche											Not Applicable in NRI for this county
Coastal Flooding	\$12,986,310,610		71,473	\$494,240		\$53,153	0.00381%		\$2,510,000		
Cold Wave	\$61,288,209,026	\$157,836,998	420,077	\$36,425	\$1,710,100	\$30,866,154	under 0.0001%		\$2,000,000		Storm Events damage since the plan includes 1 zone-level Frost/Freeze record (\$2,000,000), an event type the NRI definition of this hazard leaves out.
Drought		\$126,295,201			\$678,017		0.537% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$108,109,130,638		421,017	\$124,216		\$45,661	0.000115%				
Hail	\$61,288,576,406	\$157,836,998	420,083	\$2,071,465	\$4,210	\$269,107	0.00338%	\$0			
Heat Wave	\$59,381,580,479	\$157,836,998	417,613	\$318	\$343	\$6,130,506	under 0.0001%		\$0		
Hurricane	\$61,283,554,363	\$157,240,603	420,070	\$75,158,694	\$1,061,025	\$7,834,493	0.123%			\$55,759.54	
Ice Storm	\$60,854,867,572		417,845	\$812,242		\$103,470	0.00133%				
Inland Flooding	\$61,169,954,735	\$30,044,843	35,412	\$30,395,156	\$1,930,581	\$37,163	n/a (see note)	\$105,146,000		none found (1 declaration)	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. EAL as % of exposure: n/a.
Landslide	\$72,766,926		399	\$328		\$2	0.000451%				
Lightning	\$61,288,576,406		420,083	\$361,931		\$128,664	0.000591%	\$6,400			

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-04-08 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Strong Wind	\$61,288,576,406	\$157,836,998	420,083	\$430,973	\$2,473	\$644,311	0.000703%	\$2,539,500	\$583,000		Storm Events damage since the plan includes 2 zone-level High Wind records (\$550,000) and 4 zone-level Strong Wind records (\$33,000), event types the NRI definition of this hazard leaves out.
Tornado	\$61,288,576,406	\$157,836,998	420,083	\$840,674	\$249	\$2,347,559	0.00137%	\$515,000			
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$6,265,773,088	\$19,793,231	50,441	\$310,890	\$249	\$68,298	0.00496%				
Winter Weather	\$58,625,437,150	\$157,836,998	413,996	\$36,831	\$117	\$140,368	under 0.0001%		\$0		

Totals since 2021-04-08 (Storm Events through 2026-06-30): 144 county-coded records, 128 with a damage value recorded (including \$0), \$108,206,900; 137 zone-level records, 116 with a damage value recorded (including \$0), \$5,093,000 reported for the zone; Public Assistance on counted declarations \$55,759.54 (2 declarations, 1 with PA).

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).

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 must not be added up; the unit total counts each declaration once.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB),

https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Texas A&M Forest Service TxWRAP for wildfire risk; Texas State Hazard Mitigation Plan hazard list for B1-a exclusions.

Supports B2-a: context

County context

Measure	Value
Population	420,083
Building value (total, not at risk)	\$61,288,576,406
Agriculture value (total, not at risk)	\$157,836,998
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$116,461,747
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)	\$48,668,909
Social vulnerability rating	Very High
Community resilience rating	Very Low
NRI version	December 2025

FEMA's all-hazard expected annual loss total adds buildings, agriculture and population equivalence; the two parts are shown separately so the property figure is not read as including the statistical value of life.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	128	Severe repetitive loss, FMA definition (44 CFR 77.2)	76
Repetitive loss, NFIP insurance definition	578	Severe repetitive loss, NFIP insurance definition	61

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties: county and state-level rows

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	128	76	578	61	600	0	369
CAMERON COUNTY *	27	16	111	13	116	0	64
BROWNSVILLE, CITY OF	4	11	61	10	62	0	29
COMBES, TOWN OF	15	0	29	0	33	0	29
LA FERIA, CITY OF	13	2	43	1	46	0	32

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
PORT ISABEL, CITY OF	0	1	7	1	7	0	2
RANGERVILLE, CITY OF (community ID not in plan data)	0	1	1	1	1	0	0
SAN BENITO, CITY OF	5	2	14	2	15	0	4
SANTA ROSA, CITY OF	0	0	8	0	8	0	4
SOUTH PADRE ISLAND, CITY OF	1	7	23	5	25	0	10
PRIMERA, TOWN OF	11	2	19	1	21	0	17
PALM VALLEY, CITY OF	23	9	49	4	50	0	43
HARLINGEN, CITY OF	28	25	208	23	211	0	131
LAGUNA VISTA, TOWN OF	1	0	5	0	5	0	4
State level, not in this county: county not reported	3	8	12	7	13	1	9

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**Repeat-flood properties by plan member (NFIP community)**

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Cameron County	480101	27	16	111	13	116	0	64	
Bayview town	480102	0	0	0	0	0	0	0	
Brownsville city	480103	4	11	61	10	62	0	29	
Combes town	480104	15	0	29	0	33	0	29	
Harlingen city	485477	28	25	208	23	211	0	131	
Indian Lake town	481695	0	0	0	0	0	0	0	
La Feria city	480106	13	2	43	1	46	0	32	
Laguna Vista town	485483	1	0	5	0	5	0	4	
Los Fresnos city	480108	0	0	0	0	0	0	0	
Los Indios town	480105	0	0	0	0	0	0	0	
Palm Valley city	481580	23	9	49	4	50	0	43	
Port Isabel city	480109	0	1	7	1	7	0	2	
Primera town	481198	11	2	19	1	21	0	17	
Rancho Viejo town	481646	0	0	0	0	0	0	0	
Rio Hondo city	480112	0	0	0	0	0	0	0	
San Benito city	480113	5	2	14	2	15	0	4	
Santa Rosa town	480114	0	0	8	0	8	0	4	
South Padre Island town	480115	1	7	23	5	25	0	10	

Per-member types: XLSX sheet 'B2-c Members'.

Member 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 member row, while the county table counts only its part in this county.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

County repeat-flood properties by occupancy group

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	126	66	512	51	534	0	338
2 to 4 unit residential	1	3	10	3	10	0	3
other residential	1	0	18	0	18	0	14
non-residential	0	7	38	7	38	0	14
not reported	0	0	0	0	0	0	0

Institutional properties cannot be separated in this data: FEMA's occupancy groups have no institutional class, so they fall in non-residential or other residential in the table by occupancy group.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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; OpenFEMA's fmaRI field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRI) is 2 or more claims over \$1,000 in 10 years and can drop to false when a property is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured.

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

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

Counts may differ from your state NFIP coordinator's list, which is the source the Handbook names.

In this county 21 properties are FMA repetitive loss but not NFIP repetitive loss, and 471 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <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 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <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 2026-09-28, <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 2026-09-28, 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_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_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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Corrections: to report an error, name the packet, the table and what your records show. Contact: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_TX_48061. Preview: automated baseline.