

# Ellis County, TX

Risk-assessment baseline packet

County FIPS: 48139    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 2028-04-02. Plan: Ellis County (FEMA plan 107257), approved 2023-04-03.

Since the plan was approved on 2023-04-03: 1 new hazard declaration (1 incident) and 148 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 (\$23,845,654 a year), Cold Wave (\$6,562,465) and Tornado (\$6,372,998).

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; 48139 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 2028-04-02                                                                                    | Plan:                                | Ellis County (FEMA plan 107257)       |
| Approved:                                                      | 2023-04-03                                                                                                      | Days to expiry:                      | 550                                   |
| <b>What changed since your last plan (approved 2023-04-03)</b> |                                                                                                                 |                                      |                                       |
| New federal declarations:                                      | 1 new hazard declaration (1 incident): DR-4781-TX (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding) | Storm Events records since approval: | 148 records (data through 2026-06-30) |
| Repetitive loss now:                                           | FMA RL 1, SRL 2 (44 CFR 77.2); any definition: 15                                                               | 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: 19 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

# Plan clock

## Plan status for every jurisdiction listed in this county

Source: 1

| Jurisdiction       | Type   | Status                       | Plan                              | Approved   | Expires    | Days to expiry<br><i>negative = days since expiry</i> | Notes                                 |
|--------------------|--------|------------------------------|-----------------------------------|------------|------------|-------------------------------------------------------|---------------------------------------|
| Ellis County       | County | Approved, expires 2028-04-02 | Ellis County (FEMA plan 107257)   | 2023-04-03 | 2028-04-02 | 550                                                   |                                       |
| Alma town          | Town   | Approved, expires 2028-04-02 | Ellis County (FEMA plan 107257)   | 2023-04-03 | 2028-04-02 | 550                                                   |                                       |
| Bardwell city      | City   | Approved, expires 2028-04-02 | Ellis County (FEMA plan 107257)   | 2023-04-03 | 2028-04-02 | 550                                                   |                                       |
| Cedar Hill city    | City   | Approved, expires 2030-06-29 | Dallas County (FEMA plan 110535)  | 2025-06-30 | 2030-06-29 | 1,368                                                 | this jurisdiction approved 2025-09-18 |
| Ennis city         | City   | Approved, expires 2028-04-02 | Ellis County (FEMA plan 107257)   | 2023-04-03 | 2028-04-02 | 550                                                   |                                       |
| Ferris city        | City   | Approved, expires 2028-04-02 | Ellis County (FEMA plan 107257)   | 2023-04-03 | 2028-04-02 | 550                                                   |                                       |
| Garrett town       | Town   | Approved, expires 2028-04-02 | Ellis County (FEMA plan 107257)   | 2023-04-03 | 2028-04-02 | 550                                                   |                                       |
| Glenn Heights city | City   | Approved, expires 2030-06-29 | Dallas County (FEMA plan 110535)  | 2025-06-30 | 2030-06-29 | 1,368                                                 | this jurisdiction approved 2025-09-18 |
| Grand Prairie city | City   | Approved, expires 2029-12-01 | Grand Prairie (FEMA plan 109673)  | 2024-12-02 | 2029-12-01 | 1,158                                                 |                                       |
| Italy town         | Town   | Approved, expires 2028-04-02 | Ellis County (FEMA plan 107257)   | 2023-04-03 | 2028-04-02 | 550                                                   |                                       |
| Mansfield city     | City   | Approved, expires 2030-12-22 | Tarrant County (FEMA plan 110401) | 2025-12-23 | 2030-12-22 | 1,544                                                 | this jurisdiction approved 2026-02-11 |
| Maypearl city      | City   | Approved, expires 2028-04-02 | Ellis County (FEMA plan 107257)   | 2023-04-03 | 2028-04-02 | 550                                                   |                                       |
| Midlothian city    | City   | Approved, expires 2028-04-02 | Ellis County (FEMA plan 107257)   | 2023-04-03 | 2028-04-02 | 550                                                   |                                       |
| Milford town       | Town   | Approved, expires 2028-04-02 | Ellis County (FEMA plan 107257)   | 2023-04-03 | 2028-04-02 | 550                                                   |                                       |
| Oak Leaf city      | City   | Approved, expires 2028-04-02 | Ellis County (FEMA plan 107257)   | 2023-04-03 | 2028-04-02 | 550                                                   |                                       |
| Ovilla city        | City   | Approved, expires 2028-04-02 | Ellis County (FEMA plan 107257)   | 2023-04-03 | 2028-04-02 | 550                                                   |                                       |
| Palmer town        | Town   | Approved, expires 2028-04-02 | Ellis County (FEMA plan 107257)   | 2023-04-03 | 2028-04-02 | 550                                                   |                                       |
| Red Oak city       | City   | Approved, expires 2028-04-02 | Ellis County (FEMA plan 107257)   | 2023-04-03 | 2028-04-02 | 550                                                   |                                       |
| Waxahachie city    | City   | Approved, expires 2028-04-02 | Ellis County (FEMA plan 107257)   | 2023-04-03 | 2028-04-02 | 550                                                   |                                       |

## 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 records,<br>1996 to 2026-06-30<br><i>count</i> | Storm Events coverage note                                                                                                     |
|----------------|--------------------|------------------------|------------------------|------------------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| 1              | Inland<br>Flooding | Relatively<br>Moderate | Relatively<br>Moderate | \$21,486,842                                         | \$68,311                                                  | \$2,290,500                                                                                             | \$23,845,654                                                   | 110                                                         |                                                                                                                                |
| 2              | Cold Wave          | Relatively<br>Moderate | Relatively<br>High     | \$64,709                                             | \$57,864                                                  | \$6,439,892                                                                                             | \$6,562,465                                                    | 6                                                           |                                                                                                                                |
| 3              | Tornado            | Relatively<br>Moderate | Relatively<br>Moderate | \$3,099,229                                          | \$2,754                                                   | \$3,271,016                                                                                             | \$6,372,998                                                    | 28                                                          |                                                                                                                                |
| 4              | Hail               | Relatively<br>High     | Relatively<br>High     | \$3,684,604                                          | \$1,994                                                   | \$206,002                                                                                               | \$3,892,601                                                    | 312                                                         |                                                                                                                                |
| 5              | Heat Wave          | Relatively<br>Moderate | Relatively<br>Moderate | \$732                                                | \$425                                                     | \$3,276,942                                                                                             | \$3,278,099                                                    | 56                                                          |                                                                                                                                |
| 6              | Lightning          | Relatively<br>High     | Relatively<br>High     | \$59,385                                             | n/a                                                       | \$954,596                                                                                               | \$1,013,981                                                    | 10                                                          |                                                                                                                                |
| 7              | Wildfire           | Relatively<br>Low      | Relatively<br>Low      | \$690,756                                            | \$354                                                     | \$113,681                                                                                               | \$804,791                                                      | 5                                                           |                                                                                                                                |
| 8              | Strong Wind        | Relatively<br>Low      | Relatively<br>Low      | \$330,633                                            | \$7,507                                                   | \$108,760                                                                                               | \$446,899                                                      | 178                                                         | Includes 2 High Wind and 2 Strong Wind records<br>(NOAA non-thunderstorm wind types, outside NRI's<br>Strong Wind definition). |
| 9              | Earthquake         | Very Low               | Relatively<br>Low      | \$235,345                                            | n/a                                                       | \$67,842                                                                                                | \$303,188                                                      |                                                             | Storm Events does not record earthquakes.                                                                                      |
| 10             | Ice Storm          | Relatively<br>Low      | Relatively<br>Low      | \$12,713                                             | n/a                                                       | \$113,627                                                                                               | \$126,340                                                      | 6                                                           |                                                                                                                                |
| 11             | Winter<br>Weather  | Relatively<br>Moderate | Relatively<br>Moderate | \$102,000                                            | \$390                                                     | \$3,977                                                                                                 | \$106,367                                                      | 28                                                          |                                                                                                                                |
| 12             | Hurricane          | Very Low               | Very Low               | \$65,000                                             | \$23,255                                                  | \$3,750                                                                                                 | \$92,005                                                       | 0                                                           | Declared 2 times; no Storm Events record of this type.                                                                         |
| 13             | Drought            | Relatively<br>Low      | Relatively<br>Low      | n/a                                                  | \$80,880                                                  | n/a                                                                                                     | \$80,880                                                       | 74                                                          |                                                                                                                                |
| 14             | Landslide          | Very Low               | Very Low               | \$631                                                | n/a                                                       | \$9                                                                                                     | \$640                                                          | 0                                                           | No recorded events in Storm Events since 1996 (data<br>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 616 (Relatively Low, 47.7); tract 615 (Relatively Low, 41.6); tract 617 (Very Low, 36.9)                         |
| Hurricane  | tract 610 (Very Low, 50.3); tract 617 (Very Low, 49.2); tract 609 (Very Low, 48.5)                                     |
| Landslide  | tract 610 (Relatively Low, 86.7); tract 609 (Relatively Low, 85.0); tract 611 (Very Low, 75.3)                         |
| Tornado    | tract 608.01 (Relatively High, 91.7); tract 608.02 (Relatively High, 87.7); tract 616 (Relatively High, 86.9)          |
| Wildfire   | tract 609 (Relatively Moderate, 95.1); tract 608.01 (Relatively Moderate, 93.7); tract 617 (Relatively Moderate, 93.2) |

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 616 is Census Tract 616). 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                            | 6 records, 2019 to 2026 (6 zone-level)   | 1 day to 4 days (median 3 days); 6 with a recorded value      | 4 consecutive days, 2026-01-24 to 2026-01-27, zone-level                                                                 | Extreme Cold/Wind Chill, 2021-02-14, \$600,000 property; crops not reported (zone total, 2021 dollars) | Countywide (zone-level records). |                                                                                                                                                                      |
| Frost/Freeze (outside NRI's Cold Wave definition) | crop damage                           | 0                                        |                                                               |                                                                                                                          |                                                                                                        |                                  |                                                                                                                                                                      |
| Drought                                           | U.S. Drought Monitor scale (D0 to D4) | 74 records, 1996 to 2024 (74 zone-level) | 8 days to 312 days (median 38 days); 21 with a recorded value | 312 days (about 10.2 months), 2005-07-01 to 2006-05-08, a run of 11 consecutive Storm Events drought records, zone-level | Drought, 2006-10-01, \$500,000 property; \$500,000 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. |

| 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                                                                                                                                                                                                          |
|------------------------------------------------------------------|------------------------------------------------------------------------------------|------------------------------------------------|--------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Earthquake                                                       | Modified Mercalli<br>(local data)                                                  | 0                                              |                                                                                      |                                                                                      |                                                                            |                                                                                                                                                                                                                                                                                                                                                                            | Storm Events does not record earthquakes; the USGS earthquake catalog is the source.                                                                                                                          |
| Hail                                                             | hail size (inches)                                                                 | 439 records,<br>1958 to 2026                   | 0.75 in to 4.5 in<br>(median 1 in); 439<br>with a recorded value                     | 4.5 in hail, 1992-04-28                                                              | Hail, 2021-04-09,<br>\$20,000,000<br>property; \$0 crops<br>(2021 dollars) | Event records naming jurisdictions in the plan: Waxahachie city (72 records), Midlothian city (48 records), Ennis city (30 records), Red Oak city (25 records), Ferris city (18 records), Maypearl city (18 records), Ovilla city (18 records), Palmer town (12 records), Garrett town (9 records), Italy town (9 records); and 4 more jurisdictions (see the Excel file). |                                                                                                                                                                                                               |
| Excessive Heat, Heat                                             | heat index (in event narratives)                                                   | 56 records,<br>1998 to 2026<br>(56 zone-level) | 1 day to 85 days<br>(median 5 days); 35<br>with a recorded value                     | July 2000 to September 2000 (3 monthly summary records), 1 direct death, 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)                                                | 6 records,<br>1998 to 2023<br>(6 zone-level)   |                                                                                      | Ice Storm, 2011-02-01, \$150,000 property; \$0 crops (2011 dollars); NWS zone TXZ134 |                                                                            | Countywide (zone-level records).                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                               |
| Flash Flood, Flood, Lakeshore Flood                              | damage and flood days (flood depth: FIRM)                                          | 110 records,<br>1996 to 2026                   |                                                                                      | Flash Flood, 2004-07-29, \$5,000,000 property; crops not reported (2004 dollars)     |                                                                            | Event records naming jurisdictions in the plan: Waxahachie city (22 records), Palmer town (11 records), Red Oak city (10 records), Ennis city (9 records), Maypearl city (9 records), Midlothian city (6 records), Ferris city (5 records), Milford town (4 records), Ovilla city (3 records), Cedar Hill city (2 records); and 2 more jurisdictions (see the Excel file). | 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) | 10 records,<br>1996 to 2014                    |                                                                                      | Lightning, 2012-07-09, \$271,000 property; \$0 crops (2012 dollars)                  |                                                                            | Event records naming jurisdictions in the plan: Waxahachie city (3 records), Ovilla city (2 records), Red Oak city (2 records), Ennis city (1 record), Maypearl city (1 record), Midlothian city (1 record).                                                                                                                                                               | Storm Events lists lightning with damage or casualties.                                                                                                                                                       |
| High Wind and Strong Wind (outside NRI's Strong Wind definition) | wind speed (kt and mph)                                                            | 4 records,<br>1996 to 2011<br>(4 zone-level)   | 28 kt (32 mph) to 50 kt (58 mph) (median 35 kt (40 mph)); 3<br>with a recorded value | 50 kt (58 mph) estimated gust, High Wind, 2007-02-24; NWS zone TXZ134                |                                                                            | 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                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------|------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Thunderstorm Wind                                                           | wind speed (kt and mph)                  | 304 records, 1958 to 2025                | 43 kt (49 mph) to 91 kt (105 mph) (median 52 kt (60 mph)); 177 with a recorded value | 91 kt (105 mph) measured gust, Thunderstorm Wind, 2015-12-26                                                                        | Thunderstorm Wind, 1994-11-04, \$5,000,000 property; crops not recorded (1994 dollars) | Event records naming jurisdictions in the plan: Waxahachie city (52 records), Midlothian city (25 records), Ennis city (24 records), Maypearl city (10 records), Palmer town (10 records), Red Oak city (10 records), Ovilla city (9 records), Italy town (8 records), Milford town (4 records), Alma town (3 records); and 3 more jurisdictions (see the Excel file). | Speeds under 20 kt (likely entry errors) are left out of the observed range.                                                                                                                                         |
| Tornado                                                                     | Enhanced Fujita (Fujita before Feb 2007) | 63 records, 1956 to 2024                 | F/EF0 to F/EF4 (median F/EF0); 54 with a recorded value                              | F4 tornado, 1976-05-26, 1.9 mi path length (whole path, pre-1996), 33 yd wide, \$25,000 property; crops not recorded (1976 dollars) | Tornado, 2019-10-20, \$10,000,000 property; \$0 crops (2019 dollars)                   | Event records naming jurisdictions in the plan: Maypearl city (8 records), Italy town (3 records), Midlothian city (3 records), Red Oak city (3 records), Alma town (2 records), Ferris city (2 records), Waxahachie city (2 records), Bardwell city (1 record), Ennis city (1 record), Ovilla city (1 record).                                                        | Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods). |
| Wildfire                                                                    | acres burned (local data)                | 5 records, 1996 to 2015 (4 zone-level)   |                                                                                      | Wildfire, 2011-06-18, \$461,000 property; \$0 crops (2011 dollars); NWS zone TXZ134                                                 |                                                                                        | Event records naming jurisdictions in the plan: Midlothian city (1 record). Zone-level records (4) apply countywide.                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                      |
| Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet | none in data (snowfall: local data)      | 28 records, 1996 to 2026 (28 zone-level) |                                                                                      | Heavy Snow, 2010-02-11, \$1,000,000 property; \$0 crops (2010 dollars); NWS zone TXZ134                                             |                                                                                        | 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: 24 declarations covering 14 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 began | FEMA number | Type            | Title                                                              | Mapped hazard                                                                                                                              | County Public Assistance<br><i>federal share obligated, nominal 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                                                                           | no Public Assistance recorded                                               | new since last plan; within last 5 years |                          |
| 2021-02-19 | 2021-02-11     | DR-4586-TX  | Major disaster  | Severe Winter Storms                                               | Ice Storm                                                                                                                                  | \$312,042.62                                                                |                                          |                          |
| 2021-02-14 | 2021-02-11     | EM-3554-TX  | Emergency       | Severe Winter Storm                                                | Ice Storm                                                                                                                                  | no Public Assistance recorded                                               |                                          | same incident as DR-4586 |
| 2020-08-24 | 2020-08-23     | EM-3540-TX  | Emergency       | Tropical Storms Marco and Laura                                    | Hurricane                                                                                                                                  | no Public Assistance recorded                                               |                                          |                          |
| 2020-03-25 | 2020-01-20     | DR-4485-TX  | Major disaster  | COVID-19 Pandemic                                                  | Non-natural, not counted                                                                                                                   | \$349,633.53                                                                |                                          |                          |
| 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 |
| 2016-02-09 | 2015-12-26     | DR-4255-TX  | Major disaster  | Severe Winter Storms, Tornadoes, Straight-Line Winds, and Flooding | Inland Flooding; Strong Wind; Tornado; Winter Weather                                                                                      | \$380,664.03                                                                |                                          |                          |
| 2015-05-29 | 2015-05-04     | DR-4223-TX  | Major disaster  | Severe Storms, Tornadoes, Straight-Line Winds and Flooding         | Inland Flooding; Strong Wind; Tornado                                                                                                      | \$732,604.94                                                                |                                          |                          |
| 2011-06-18 | 2011-06-18     | FM-2925-TX  | Fire management | County Line Fire                                                   | Wildfire                                                                                                                                   | no Public Assistance recorded                                               |                                          |                          |
| 2008-09-10 | 2008-09-07     | EM-3294-TX  | Emergency       | Hurricane Ike                                                      | Hurricane                                                                                                                                  | no Public Assistance recorded                                               |                                          |                          |
| 2008-03-14 | 2008-03-14     | EM-3284-TX  | Emergency       | Wildfires                                                          | Wildfire                                                                                                                                   | no Public Assistance recorded                                               |                                          |                          |
| 2007-06-29 | 2007-06-16     | DR-1709-TX  | Major disaster  | Severe Storms, Tornadoes, and Flooding                             | Inland Flooding; Tornado                                                                                                                   | \$332,954.98                                                                |                                          |                          |
| 2006-02-05 | 2006-02-05     | FM-2629-TX  | Fire management | Venus Fire Complex                                                 | Wildfire                                                                                                                                   | no Public Assistance recorded                                               |                                          | same incident as DR-1624 |
| 2006-01-11 | 2005-11-27     | DR-1624-TX  | Major disaster  | Extreme Wildfire Threat                                            | Wildfire                                                                                                                                   | \$6,257.80                                                                  |                                          |                          |
| 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 | no Public Assistance recorded                                               |                                          |                          |
| 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 |

| Declared   | Incident began | FEMA number | Type            | Title                               | Mapped hazard                                                                                                                       | County Public Assistance                        | Flags | Notes                    |
|------------|----------------|-------------|-----------------|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|-------|--------------------------|
|            |                |             |                 |                                     |                                                                                                                                     | <i>federal share obligated, nominal dollars</i> |       |                          |
| 2005-09-02 | 2005-08-29     | EM-3216-TX  | Emergency       | Hurricane Katrina Evacuation        | Hurricane: evacuation support, not a local hazard event; not counted                                                                | \$188,536.58                                    |       |                          |
| 2003-02-01 | 2003-02-01     | EM-3171-TX  | Emergency       | Loss of the Space Shuttle Columbia  | Non-natural, not counted                                                                                                            | \$17,049.19                                     |       |                          |
| 1999-09-01 | 1999-08-01     | EM-3142-TX  | Emergency       | Extreme Fire Hazards                | Wildfire                                                                                                                            | no Public Assistance recorded                   |       |                          |
| 1999-08-31 | 1999-08-31     | FM-2273-TX  | Fire management | Midlothian 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                 |       |                          |
| 1993-09-10 | 1993-08-30     | EM-3113-TX  | Emergency       | Extreme Fire Hazard                 | Drought (primary); also designated: Wildfire                                                                                        | no Public Assistance recorded                   |       |                          |
| 1990-05-02 | 1990-04-15     | DR-863-TX   | Major disaster  | Severe Storms, Tornadoes & Flooding | Inland Flooding; Tornado                                                                                                            | PA not declared for this county                 |       |                          |
| 1989-05-19 | 1989-05-04     | DR-828-TX   | Major disaster  | Severe Storms, Tornadoes & Flooding | Inland Flooding; Tornado                                                                                                            | 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 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

| <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>                                                                            |
|--------------------|-------------------------------------------------------------------------------------------|--------------------------------------------------|--------------------------------------------------------------------|-------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------|-----------------------|---------------------------------------------------------------------------------------------|
| Cold Wave          | 6                                                                                         | 4                                                | 0                                                                  | 4                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                                             |
| Drought            | 74                                                                                        | 4                                                | 5                                                                  | 13                                        | 1                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                                             |
| Earthquake         | 0                                                                                         | 0                                                | 0                                                                  | 0                                         | 0                                                                     | 0                                                               |                       | Storm Events does not record earthquakes; the USGS earthquake catalog is the source.        |
| Hail               | 439                                                                                       | 82                                               | 5                                                                  | 90                                        | 0                                                                     | 0                                                               | 1955 to<br>2026-06-30 |                                                                                             |
| Heat Wave          | 56                                                                                        | 28                                               | 6                                                                  | 34                                        | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                                             |
| Hurricane          | 0                                                                                         | 0                                                | 0                                                                  | 0                                         | 2                                                                     | 0                                                               | 1996 to<br>2026-06-30 | No Storm Events records of this type; 2 federal declared incidents (see declarations table) |
| Ice Storm          | 6                                                                                         | 0                                                | 1                                                                  | 1                                         | 1                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                                             |
| Inland<br>Flooding | 110                                                                                       | 19                                               | 5                                                                  | 24                                        | 6                                                                     | 1                                                               | 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 NCEI Storm Events                              |
| Lightning          | 10                                                                                        | 0                                                | 0                                                                  | 0                                         | 0                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                                             |
| Strong Wind        | 308                                                                                       | 9                                                | 9                                                                  | 20                                        | 3                                                                     | 1                                                               | 1955 to<br>2026-06-30 | Includes 2 High Wind and 2 Strong Wind records.                                             |
| Tornado            | 63                                                                                        | 1                                                | 1                                                                  | 2                                         | 6                                                                     | 1                                                               | 1950 to<br>2026-06-30 |                                                                                             |
| Wildfire           | 5                                                                                         | 0                                                | 0                                                                  | 0                                         | 5                                                                     | 0                                                               | 1996 to<br>2026-06-30 |                                                                                             |
| Winter<br>Weather  | 28                                                                                        | 1                                                | 1                                                                  | 3                                         | 1                                                                     | 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,<br>2026 dollars)       | 0, 0                                      | NWS zone TXZ134<br>(ELLIS), zone-level | new since last plan;<br>within last 5 years | B1-c worst recorded: Cold/Wind Chill,<br>Extreme Cold/Wind Chill |
| 2025-03-08 | Thunderstorm<br>Wind        | 65 kt (75 mph) estimated gust                                | \$9,000 property; \$0 crops (2025<br>dollars)               | 1, 4                                      | ENNIS MUNI ARPT                        | new since last plan;<br>within last 5 years | deaths or injuries recorded                                      |
| 2019-06-20 | Excessive Heat              |                                                              | \$0 property; \$0 crops (zone total,<br>2019 dollars)       | 1, 0                                      | NWS zone TXZ134<br>(ELLIS), zone-level |                                             | deaths or injuries recorded                                      |
| 2015-12-26 | Thunderstorm<br>Wind        | 91 kt (105 mph) measured gust                                | \$0 property; \$0 crops (2015<br>dollars)                   | 0, 0                                      | LONE ELM                               |                                             | B1-c worst recorded: Thunderstorm<br>Wind                        |
| 2012-07-09 | Lightning                   |                                                              | \$271,000 property; \$0 crops<br>(2012 dollars)             | 0, 0                                      | WAXAHACHIE                             |                                             | B1-c worst recorded: Lightning                                   |
| 2011-06-18 | Wildfire                    |                                                              | \$461,000 property; \$0 crops<br>(zone total, 2011 dollars) | 0, 0                                      | NWS zone TXZ134<br>(ELLIS), zone-level |                                             | B1-c worst recorded: Wildfire                                    |
| 2007-02-24 | High Wind                   | 50 kt (58 mph) estimated gust                                | \$25,000 property; \$0 crops (zone<br>total, 2007 dollars)  | 0, 0                                      | NWS zone TXZ134<br>(ELLIS), zone-level |                                             | B1-c worst recorded: High Wind and<br>Strong Wind                |
| 2004-07-29 | Flash Flood                 |                                                              | \$20,000 property; crops not<br>reported (2004 dollars)     | 2, 0                                      | OVILLA                                 |                                             | deaths or injuries recorded                                      |
| 2004-07-29 | Flash Flood                 |                                                              | \$5,000,000 property; crops not<br>reported (2004 dollars)  | 0, 0                                      | WAXAHACHIE                             |                                             | B1-c worst recorded: Flash Flood,<br>Flood, Lakeshore Flood      |
| 2000-07-01 | Heat                        |                                                              | damage not reported                                         | 0, 0                                      | NWS zone TXZ134<br>(ELLIS), zone-level |                                             | B1-c worst recorded: Excessive Heat,<br>Heat                     |
| 1992-04-28 | Hail                        | 4.5 in                                                       | damage not recorded (pre-1996<br>record)                    | 0, 0                                      | location not recorded                  |                                             | B1-c worst recorded: Hail                                        |
| 1976-05-26 | Tornado                     | F4, 1.9 mi path length (whole path,<br>pre-1996), 33 yd wide | \$25,000 property; crops not<br>recorded (1976 dollars)     | 0, 0                                      | location not recorded                  |                                             | B1-c worst recorded: Tornado                                     |

**The full list is in the Excel file, sheet "B1-d Storm Events history" (1,105 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       | 0.789                                                      | event-days per year              | about 0.789 days per year                                                                  | Likely        | Storm Events event-days in 3 of 30 years, 1996 to 2025 (10%)    | 15                                                                                                       | 2005-11-12 to 2024-11-12 (19 years)        | countywide |                                                                                                                         |
| Drought         | 28.6                                                       | event-days per year              | about 28.6 days per year                                                                   | Likely        | Storm Events event-days in 17 of 30 years, 1996 to 2025 (56.7%) | 1,253                                                                                                    | 2000 to 2025 (25.25 years; D3 and D4 only) | countywide |                                                                                                                         |
| Earthquake      | 0.000847                                                   | annual probability at a location | chance a given location in the county has at least minor-damage shaking in a year: 0.0847% |               |                                                                 | not shown                                                                                                | modeled                                    | see B1-f   | No descriptor (Storm Events does not record earthquakes).                                                               |
| Hail            | 7.86                                                       | events per year                  | about 7.86 per year                                                                        | Highly likely | FEMA annualized frequency (modeled)                             | 298.4 (modeled)                                                                                          | 1986 to 2023 (38 years)                    | countywide |                                                                                                                         |
| Heat Wave       | 16.6                                                       | event-days per year              | about 16.6 days per year                                                                   | Likely        | Storm Events event-days in 11 of 30 years, 1996 to 2025 (36.7%) | 271                                                                                                      | 2005-11-12 to 2024-11-12 (19 years)        | countywide |                                                                                                                         |
| Hurricane       | 0.0148                                                     | events per year                  | about 1 in 68 years                                                                        | Possible      | FEMA annualized frequency (modeled)                             | 4                                                                                                        | 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       | 1.02                                                       | event-days per year              | about 1.02 days per year                                                                   | Likely        | Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)    | 69                                                                                                       | 1946-12-31 to 2014-02-12 (67 years)        | countywide |                                                                                                                         |
| Inland Flooding | 2.04                                                       | event-days per year              | about 2.04 days per year                                                                   | Likely        | Storm Events event-days in 22 of 30 years, 1996 to 2025 (73.3%) | 57                                                                                                       | 1996 to 2023 (28 years)                    | see B1-f   |                                                                                                                         |
| Landslide       | 0.131                                                      | events per year (modeled)        | about 1 in 8 years                                                                         | Likely        | FEMA annualized frequency (modeled)                             | not shown                                                                                                | modeled                                    | see B1-f   |                                                                                                                         |
| Lightning       | 55.1                                                       | days per year with a strike      | about 55.1 days per year                                                                   | Highly likely | FEMA annualized frequency (modeled)                             | not shown                                                                                                | 1995 to 2023 (29 years; CONUS)             | countywide |                                                                                                                         |
| Strong Wind     | 3.9                                                        | events per year                  | about 3.9 per year                                                                         | Highly likely | FEMA annualized frequency (modeled)                             | 149                                                                                                      | 1986 to 2023 (38 years)                    | countywide |                                                                                                                         |

| Hazard            | FEMA<br>annualized<br>frequency<br>(modeled) | 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 |
|-------------------|----------------------------------------------|----------------------------------------|--------------------------------------------------------------------|------------|---------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|------------|------|
|                   | <i>unit per row</i>                          |                                        |                                                                    |            |                                                                           |                                                                                                                   |                                                 |            |      |
| Tornado           | 0.876                                        | events per<br>year                     | about 0.88 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          | 0.0014                                       | annual<br>probability at<br>a location | chance a given location<br>in the county burns in a<br>year: 0.14% | Likely     | Storm Events<br>records in 3 of 30<br>years, 1996 to 2025<br>(10%)        | not shown                                                                                                         | modeled                                         | see B1-f   |      |
| Winter<br>Weather | 3.47                                         | event-days<br>per year                 | about 3.47 days per<br>year                                        | Likely     | Storm Events event-<br>days in 19 of 30<br>years, 1996 to 2025<br>(63.3%) | 66                                                                                                                | 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 | 193                                   | 30              | 6.43                                     |
| Hail                                           | 2.00 in+                  | 1996 to 2025 | 21                                    | 30              | 0.7                                      |
| Thunderstorm Wind (counted as NRI Strong Wind) | 50-64 kt                  | 1996 to 2025 | 124                                   | 30              | 4.13                                     |
| Thunderstorm Wind (counted as NRI Strong Wind) | 65 kt+                    | 1996 to 2025 | 17                                    | 30              | 0.567                                    |
| Thunderstorm Wind (counted as NRI Strong Wind) | unmeasured or below 50 kt | 1996 to 2025 | 33                                    | 30              | 1.1                                      |
| Tornado                                        | EF0-1                     | 1996 to 2025 | 23                                    | 30              | 0.767                                    |
| Tornado                                        | EF2-3                     | 1996 to 2025 | 2                                     | 30              | 0.0667                                   |
| Tornado                                        | EF4-5                     | 1996 to 2025 | 0                                     | 30              | 0                                        |
| Tornado                                        | unrated (EFU)             | 1996 to 2025 | 3                                     | 30              | 0.1                                      |

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       | 36 of 36                      | 57.4                     | 80.2   | 92.5 | Relatively High 25, Relatively Moderate 11                               |
| Drought         | 33 of 36                      | 69.2                     | 78.4   | 90.0 | Relatively Low 16, Very Low 17, No Rating 3                              |
| Earthquake      | 36 of 36                      | 3.7                      | 24.0   | 47.7 | Relatively Low 2, Very Low 34                                            |
| Hail            | 36 of 36                      | 76.8                     | 90.8   | 97.6 | Relatively High 25, Relatively Moderate 11                               |
| Heat Wave       | 36 of 36                      | 44.2                     | 75.6   | 90.6 | Relatively High 6, Relatively Moderate 26, Relatively Low 4              |
| Hurricane       | 36 of 36                      | 29.7                     | 39.6   | 50.3 | Very Low 36                                                              |
| Ice Storm       | 36 of 36                      | 12.3                     | 40.8   | 62.9 | Relatively Low 29, Very Low 7                                            |
| Inland Flooding | 36 of 36                      | 9.2                      | 51.1   | 93.0 | Relatively High 4, Relatively Moderate 17, Relatively Low 14, Very Low 1 |
| Landslide       | 36 of 36                      | 9.9                      | 49.2   | 86.7 | Relatively Low 2, Very Low 34                                            |
| Lightning       | 36 of 36                      | 45.2                     | 77.2   | 94.0 | Relatively High 13, Relatively Moderate 21, Relatively Low 2             |
| Strong Wind     | 36 of 36                      | 20.8                     | 40.0   | 66.3 | Relatively Moderate 4, Relatively Low 32                                 |

| Hazard         | Tracts<br><i>rated of all</i> | NRI risk score, 0 to 100 |        |      | Tracts by rating                                             |
|----------------|-------------------------------|--------------------------|--------|------|--------------------------------------------------------------|
|                |                               | Min                      | Median | Max  |                                                              |
| Tornado        | 36 of 36                      | 49.5                     | 70.0   | 91.7 | Relatively High 10, Relatively Moderate 22, Relatively Low 4 |
| Wildfire       | 36 of 36                      | 61.8                     | 85.9   | 95.1 | Relatively Moderate 14, Relatively Low 20, Very Low 2        |
| Winter Weather | 36 of 36                      | 29.8                     | 51.2   | 74.9 | Relatively Moderate 24, Relatively Low 12                    |

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                                                                                                                             |
|--------------------|--------|------------------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| Ellis County       | County | Approved, expires 2028-04-02 | FMA RL 0, SRL 1; any 7                                                               | \$1,387,491.35                                                                                                                    | 0 total; 0 since its plan                                           | Includes \$375,902.11 for declarations not counted as hazard incidents (DR-4485-TX, EM-3171-TX, EM-3216-TX).                      |
| Alma town          | Town   | Approved, expires 2028-04-02 | FMA RL 0, SRL 0; any 0                                                               | no Public Assistance recorded                                                                                                     | 13 total; 4 since its plan                                          |                                                                                                                                   |
| Bardwell city      | City   | Approved, expires 2028-04-02 | FMA RL 0, SRL 0; any 0                                                               | no Public Assistance recorded                                                                                                     | 12 total; 1 since its plan                                          |                                                                                                                                   |
| Cedar Hill city    | City   | Approved, expires 2030-06-29 | FMA RL 1, SRL 0; any 4                                                               | no Public Assistance recorded                                                                                                     | 3 total; 0 since its plan                                           | Whole community, including the part in Dallas County; none of its repeat-flood properties are in this county.                     |
| Ennis city         | City   | Approved, expires 2028-04-02 | FMA RL 0, SRL 1; any 1                                                               | \$63,734.21                                                                                                                       | 65 total; 6 since its plan                                          | Includes \$52,445.10 for declarations not counted as hazard incidents (EM-3216-TX).                                               |
| Ferris city        | City   | Approved, expires 2028-04-02 | FMA RL 0, SRL 0; any 0                                                               | \$375                                                                                                                             | 28 total; 2 since its plan                                          |                                                                                                                                   |
| Garrett town       | Town   | Approved, expires 2028-04-02 | FMA RL 0, SRL 0; any 0                                                               | no Public Assistance recorded                                                                                                     | 13 total; 3 since its plan                                          |                                                                                                                                   |
| Glenn Heights city | City   | Approved, expires 2030-06-29 | FMA RL 1, SRL 0; any 1                                                               | no Public Assistance recorded                                                                                                     | 0 total; 0 since its plan                                           |                                                                                                                                   |
| Grand Prairie city | City   | Approved, expires 2029-12-01 | FMA RL 1, SRL 8; any 12                                                              | no Public Assistance recorded                                                                                                     | 0 total; 0 since its plan                                           | Whole community, including the part in Dallas County and Tarrant County; none of its repeat-flood properties are in this county.  |
| Italy town         | Town   | Approved, expires 2028-04-02 | FMA RL 0, SRL 0; any 0                                                               | \$53,766.85                                                                                                                       | 22 total; 3 since its plan                                          |                                                                                                                                   |
| Mansfield city     | City   | Approved, expires 2030-12-22 | FMA RL 8, SRL 6; any 20                                                              | no Public Assistance recorded                                                                                                     | 0 total; 0 since its plan                                           | Whole community, including the part in Johnson County and Tarrant County; none of its repeat-flood properties are in this county. |
| Maypearl city      | City   | Approved, expires 2028-04-02 | FMA RL 0, SRL 0; any 0                                                               | \$5,474.80                                                                                                                        | 46 total; 2 since its plan                                          | Includes \$5,474.80 for declarations not counted as hazard incidents (EM-3171-TX).                                                |

| Jurisdiction    | Type | Plan status                  | Repetitive loss                                                   | Public Assistance to this jurisdiction                                                  | Event records naming this place  | Notes                                                                               |
|-----------------|------|------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------|----------------------------------|-------------------------------------------------------------------------------------|
|                 |      |                              | <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i> | <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i> | <i>all years; since its plan</i> |                                                                                     |
| Midlothian city | City | Approved, expires 2028-04-02 | FMA RL 0, SRL 0; any 0                                            | \$79,230.90                                                                             | 84 total; 9 since its plan       | Includes \$44,965.14 for declarations not counted as hazard incidents (EM-3216-TX). |
| Milford town    | Town | Approved, expires 2028-04-02 | FMA RL 0, SRL 0; any 0                                            | no Public Assistance recorded                                                           | 17 total; 1 since its plan       |                                                                                     |
| Oak Leaf city   | City | Approved, expires 2028-04-02 | FMA RL 0, SRL 0; any 1                                            | no Public Assistance recorded                                                           | 0 total; 0 since its plan        |                                                                                     |
| Ovilla city     | City | Approved, expires 2028-04-02 | FMA RL 0, SRL 0; any 0                                            | \$120,418.52                                                                            | 33 total; 5 since its plan       |                                                                                     |
| Palmer town     | Town | Approved, expires 2028-04-02 | FMA RL 0, SRL 0; any 0                                            | no Public Assistance recorded                                                           | 33 total; 2 since its plan       |                                                                                     |
| Red Oak city    | City | Approved, expires 2028-04-02 | FMA RL 0, SRL 0; any 2                                            | \$239,808.18                                                                            | 50 total; 7 since its plan       | Includes \$40,265.47 for declarations not counted as hazard incidents (DR-4485-TX). |
| Waxahachie city | City | Approved, expires 2028-04-02 | FMA RL 0, SRL 0; any 3                                            | \$46,092.71                                                                             | 151 total; 19 since its plan     |                                                                                     |

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

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 2023-04-03<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  | \$36,132,367,802                            | \$94,170,973                                   | 192,122                             | \$64,709                                         | \$57,864                                           | \$6,439,892                                                                                      | 0.000179%                                                         |                                                                                                           | \$0                                                                               |                                                                  |                                                                 |
| Drought    | n/a                                         | \$55,604,709                                   | n/a                                 | n/a                                              | \$80,880                                           | n/a                                                                                              | 0.145% (agriculture)                                              |                                                                                                           | \$0                                                                               |                                                                  | NRI has no building exposure for this hazard; agriculture shown |
| Earthquake | \$63,576,484,735                            | n/a                                            | 192,455                             | \$235,345                                        | n/a                                                | \$67,842                                                                                         | 0.00037%                                                          |                                                                                                           |                                                                                   |                                                                  |                                                                 |
| Hail       | \$36,132,371,294                            | \$94,170,973                                   | 192,122                             | \$3,684,604                                      | \$1,994                                            | \$206,002                                                                                        | 0.0102%                                                           | \$587,000                                                                                                 |                                                                                   |                                                                  |                                                                 |
| Heat Wave  | \$36,132,367,802                            | \$94,170,973                                   | 192,122                             | \$732                                            | \$425                                              | \$3,276,942                                                                                      | under 0.0001%                                                     |                                                                                                           | \$0                                                                               |                                                                  |                                                                 |
| Hurricane  | \$36,116,966,106                            | \$92,493,667                                   | 191,988                             | \$65,000                                         | \$23,255                                           | \$3,750                                                                                          | 0.00018%                                                          |                                                                                                           |                                                                                   |                                                                  |                                                                 |
| Ice Storm  | \$36,132,242,209                            | n/a                                            | 192,121                             | \$12,713                                         | n/a                                                | \$113,627                                                                                        | under 0.0001%                                                     |                                                                                                           |                                                                                   |                                                                  |                                                                 |

| 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 2023-04-03<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                                                                                                                                                                      |
|-----------------|---------------------------------------------|------------------------------------------------|-------------------------------------|--------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Inland Flooding | \$36,115,102,684                            | \$16,737,034                                   | 3,391                               | \$21,486,842                                     | \$68,311                                           | \$2,290,500                                                                                      | n/a (see note)                                                    | \$80,000                                                                                                  |                                                                                   | no Public Assistance recorded (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. |
| Landslide       | \$88,351,701                                | n/a                                            | 400                                 | \$631                                            | n/a                                                | \$9                                                                                              | 0.000715%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Lightning       | \$36,132,371,294                            | n/a                                            | 192,122                             | \$59,385                                         | n/a                                                | \$954,596                                                                                        | 0.000164%                                                         |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Strong Wind     | \$36,132,371,294                            | \$94,170,973                                   | 192,122                             | \$330,633                                        | \$7,507                                            | \$108,760                                                                                        | 0.000915%                                                         | \$202,000                                                                                                 |                                                                                   | no Public Assistance recorded (1 declaration)                    |                                                                                                                                                                           |
| Tornado         | \$36,132,371,294                            | \$94,170,973                                   | 192,122                             | \$3,099,229                                      | \$2,754                                            | \$3,271,016                                                                                      | 0.00858%                                                          | \$0                                                                                                       |                                                                                   | no Public Assistance recorded (1 declaration)                    |                                                                                                                                                                           |
| Wildfire        | \$7,474,138,453                             | \$34,433,158                                   | 68,107                              | \$690,756                                        | \$354                                              | \$113,681                                                                                        | 0.00924%                                                          |                                                                                                           |                                                                                   |                                                                  |                                                                                                                                                                           |
| Winter Weather  | \$36,132,367,802                            | \$94,170,973                                   | 192,122                             | \$102,000                                        | \$390                                              | \$3,977                                                                                          | 0.000282%                                                         |                                                                                                           | \$0                                                                               |                                                                  |                                                                                                                                                                           |

Totals since 2023-04-03 (Storm Events through 2026-06-30): 111 county-coded records, 111 with a damage value recorded (including \$0), \$869,000; 37 zone-level records, 37 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: none recorded on the 1 counted declaration.

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                                                                                                                                                                    | 192,122             |
| Building value (total, not at risk)                                                                                                                                           | \$36,132,371,294    |
| Agriculture value (total, not at risk)                                                                                                                                        | \$94,170,973        |
| NRI risk rating (all hazards)                                                                                                                                                 | Relatively Moderate |
| Expected annual loss, buildings and agriculture, all hazards                                                                                                                  | \$30,076,314        |
| 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) | \$16,850,595        |
| 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) | 1          | Severe repetitive loss, FMA definition (44 CFR 77.2) | 2          |
| Repetitive loss, NFIP insurance definition    | 12         | Severe repetitive loss, NFIP insurance definition    | 0          |

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                                 | 1                                   | 2                                    | 12                                   | 0                                     | 15                                       | 3                                     | 3                                             |
| of which: Ennis city                         | 0                                   | 1                                    | 0                                    | 0                                     | 1                                        | 1                                     | 0                                             |
| of which: Waxahachie city                    | 0                                   | 0                                    | 3                                    | 0                                     | 3                                        | 0                                     | 0                                             |
| of which: Ellis County (unincorporated area) | 0                                   | 1                                    | 6                                    | 0                                     | 7                                        | 1                                     | 1                                             |
| of which: Glenn Heights city                 | 1                                   | 0                                    | 0                                    | 0                                     | 1                                        | 1                                     | 0                                             |
| of which: Red Oak city                       | 0                                   | 0                                    | 2                                    | 0                                     | 2                                        | 0                                     | 1                                             |
| of which: Oak Leaf city                      | 0                                   | 0                                    | 1                                    | 0                                     | 1                                        | 0                                     | 1                                             |
| 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> | <b>Note</b>                                                                                                                         |
|---------------------|--------------------------|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|------------------------------------------|---------------------------------------|-----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| Ellis County        | 480798                   | 0                                   | 1                                    | 6                                    | 0                                     | 7                                        | 1                                     | 1                                             |                                                                                                                                     |
| Alma town           | 481546                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |                                                                                                                                     |
| Bardwell city       | 481087                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |                                                                                                                                     |
| Cedar Hill city     | 480168                   | 1                                   | 0                                    | 4                                    | 0                                     | 4                                        | 0                                     | 4                                             | 4 Whole community, including the part in Dallas County; none of its repeat-flood properties are in this county.                     |
| Ennis city          | 480207                   | 0                                   | 1                                    | 0                                    | 0                                     | 1                                        | 1                                     | 0                                             |                                                                                                                                     |
| Ferris city         | 481076                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |                                                                                                                                     |
| Garrett town        | 480799                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |                                                                                                                                     |
| Glenn Heights city  | 481265                   | 1                                   | 0                                    | 0                                    | 0                                     | 1                                        | 1                                     | 0                                             |                                                                                                                                     |
| Grand Prairie city  | 485472                   | 1                                   | 8                                    | 4                                    | 1                                     | 12                                       | 3                                     | 3                                             | 3 Whole community, including the part in Dallas County and Tarrant County; none of its repeat-flood properties are in this county.  |
| Italy town          | 480800                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |                                                                                                                                     |
| Mansfield city      | 480606                   | 8                                   | 6                                    | 12                                   | 4                                     | 20                                       | 6                                     | 4                                             | 4 Whole community, including the part in Johnson County and Tarrant County; none of its repeat-flood properties are in this county. |
| Maypearl city       | 480208                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |                                                                                                                                     |
| Midlothian city     | 480801                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |                                                                                                                                     |
| Milford town        | 480802                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |                                                                                                                                     |
| Oak Leaf city       | 481672                   | 0                                   | 0                                    | 1                                    | 0                                     | 1                                        | 0                                     | 1                                             |                                                                                                                                     |
| Ovilla city         | 481155                   | 0                                   | 0                                    | 0                                    | 0                                     | 0                                        | 0                                     | 0                                             |                                                                                                                                     |

| Jurisdiction    | NFIP community ID | RL, FMA properties | SRL, FMA properties | RL, NFIP properties | SRL, NFIP properties | Any category properties | Mitigated properties | Currently insured properties | Note |
|-----------------|-------------------|--------------------|---------------------|---------------------|----------------------|-------------------------|----------------------|------------------------------|------|
| Palmer town     | 480209            | 0                  | 0                   | 0                   | 0                    | 0                       | 0                    | 0                            |      |
| Red Oak city    | 481650            | 0                  | 0                   | 2                   | 0                    | 2                       | 0                    | 1                            |      |
| Waxahachie city | 480211            | 0                  | 0                   | 3                   | 0                    | 3                       | 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 properties | SRL, FMA properties | RL, NFIP properties | SRL, NFIP properties | Any category properties | Mitigated properties | Currently insured properties |
|---------------------------|--------------------|---------------------|---------------------|----------------------|-------------------------|----------------------|------------------------------|
| single-family residential | 1                  | 2                   | 12                  | 0                    | 15                      | 3                    | 3                            |
| 2 to 4 unit residential   | 0                  | 0                   | 0                   | 0                    | 0                       | 0                    | 0                            |
| other residential         | 0                  | 0                   | 0                   | 0                    | 0                       | 0                    | 0                            |
| non-residential           | 0                  | 0                   | 0                   | 0                    | 0                       | 0                    | 0                            |
| not reported              | 0                  | 0                   | 0                   | 0                    | 0                       | 0                    | 0                            |

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

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

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

In this county 1 property is FMA repetitive loss but not NFIP repetitive loss, and 12 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_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_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_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_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_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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Cite this: Hazard Plain (2026). Ellis County, TX: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 48139). Automated baseline. <https://hazardplain.org/tx/48139/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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