

Grayson County, TX

Risk-assessment baseline packet

Unit **County area 48181** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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

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).

Plan clock

Status	Approved, expires 2028-10-12	Plan	Grayson County (FEMA plan 105993)
Approved	2023-10-13	Expires	2028-10-12
As of	2026-09-28	Days	745 days to expiry

What changed since your last plan (approved 2023-10-13)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	165 (data through 2026-06-30)
Repetitive loss now	FMA RL 10, SRL 20 (44 CFR 77.2); any definition: 62	Repeat-flood change	First release: no prior release to compare.

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

Plan status for every jurisdiction listed in this county: 31 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

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

CONTENTS

1. Plan clock, page 1

2. What changed since your last plan (approved 2023-10-13), page 1

3. Supports B1-a: hazards, page 4

4. Supports B1-b: location, page 5

5. Supports B1-c: extent, page 6

6. Supports B1-d: previous occurrences, page 10
7. Supports B1-e: probability, page 14

8. Supports B1-f: variation across the planning area, page 18

9. Supports B2-a and B2-b: assets and impacts, page 20

10. Supports B2-a: context, page 21

11. Supports B2-c: repetitive loss, page 22

12. Sources and OpenFEMA disclaimer, page 24

Plan clock

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Update underway	Notes
Grayson County	County	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		
Bells town	Town	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Collinsville town	Town	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2023-11-01
Denison city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Dorchester city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Gunter city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Howe town	Town	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Knollwood city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Pottsboro town	Town	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Sadler city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-03-25
Sherman city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Southmayd city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Tioga town	Town	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Tom Bean city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Van Alstyne city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Whitesboro city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Whitewright town	Town	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Bells Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Collinsville Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Denison Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Gunter Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Howe Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Pottsboro Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
S and S Consolidated Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Sherman Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-03-25
Tioga Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Tom Bean Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Trenton Independent School District	School/School District	Approved, expires 2027-10-26	Fannin County (FEMA plan 107110)	2022-10-27	2027-10-26	393		
Van Alstyne Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Whitesboro Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-01-25
Whitewright Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	745		member approved 2024-02-08

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

Supports B1-a: hazards

Hazards NRI does not cover: check locally

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams
- debris flows
- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$17,253,739	\$27,507	\$1,737,885	\$19,019,131	118		
2	Tornado	Relatively High	Relatively High	\$1,664,279	\$1,584	\$7,546,058	\$9,211,921	21		
3	Cold Wave	Relatively Moderate	Relatively High	\$164,339	\$69,798	\$3,967,962	\$4,202,099	8		
4	Heat Wave	Relatively Moderate	Relatively Moderate	\$485	\$370	\$4,047,288	\$4,048,143	54		
5	Hail	Relatively Moderate	Relatively Moderate	\$2,235,921	\$227	\$94,973	\$2,331,122	369		
6	Ice Storm	Relatively High	Relatively High	\$896,185		\$200,735	\$1,096,921	5		
7	Wildfire	Relatively Low	Relatively Low	\$694,113	\$418	\$80,352	\$774,883	6		
8	Earthquake	Relatively Low	Relatively Low	\$528,829		\$133,333	\$662,161			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
9	Strong Wind	Relatively Moderate	Relatively Moderate	\$181,107	\$641	\$462,449	\$644,197	276		Includes 5 High Wind records and 7 Strong Wind records, event types the NRI definition of this hazard leaves out.
10	Lightning	Relatively Low	Relatively Low	\$53,808		\$236,761	\$290,569	15		
11	Drought	Relatively Low	Relatively Low		\$124,557		\$124,557	76		
12	Hurricane	Very Low	Very Low	\$87,946	\$11,448	\$3,970	\$103,364	1		Includes 1 Tropical Depression record, event types the NRI definition of this hazard leaves out.
13	Winter Weather	Relatively Low	Relatively Moderate	\$79,786	\$503	\$1,997	\$82,285	44		Includes 2 Sleet records, event types the NRI definition of this hazard leaves out.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
14	Landslide	Very Low	Very Low	\$2,778		\$29	\$2,806	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

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

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

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 30
Coastal Flooding	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 30
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	20 of 30
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	30 of 30

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	30 of 30
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
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.	30 of 30
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	30 of 30
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	30 of 30
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 30
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 30
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	30 of 30
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	30 of 30

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

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	8, 1997 to 2026 (8 zone-level)	1 day to 6 days (median 3 days); 8 with a recorded value	6 consecutive days, 2021-02-14 to 2021-02-19, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	0					Temperature: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Drought	US Drought Monitor D-scale	76, 1996 to 2024 (76 zone-level)	6 days to 373 days (median 44 days); 25 with a recorded value	373 days (about 12.3 months), 2005-05-01 to 2006-05-08, a run of 13 consecutive Storm Events drought records, zone-level	Drought, 2006-10-01, \$500,000 property; \$500,000 crops, reported for the zone (2006 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	486, 1955 to 2026	0.75 in to 4.5 in (median 1 in); 484 with a recorded value	4.5 in hail, 1996-04-21; same size also recorded on 1989-05-16, 1996-04-21	Hail, 1995-04-29, \$20,000,000 property; crops not recorded (1995 dollars)	Event records naming member places: Sherman city (37 records), Denison city (33 records), Whitesboro city (27 records), Pottsboro town (24 records), Tom Bean city (22 records), Van Alstyne city (21 records), Sadler city (19 records), Tioga town (15 records), Collinsville town (13 records), Gunter city (13 records); and 5 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	54, 1998 to 2026 (54 zone-level)	1 day to 85 days (median 3 days); 37 with a recorded value	85 days, 2000-07-01 to 2000-09-23, from 3 monthly summary records (a monthly summary record covers most or all of a month; it does not count days at wave conditions), zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	1, 2008 to 2008 (1 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Depression record, 2008-09-02, \$5,000 property; \$0 crops, reported for the zone (2008 dollars); NWS zone TXZ093 (GRAYSON), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	5, 1998 to 2011 (5 zone-level)		Ice Storm, 2011-02-01, \$150,000 property; \$0 crops, reported for the zone (2011 dollars); NWS zone TXZ093 (GRAYSON), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	118, 1996 to 2026		Flash Flood, 2007-06-18, \$20,000,000 property; \$0 crops (2007 dollars), 2 direct deaths		Event records naming member places: Denison city (17 records), Sherman city (15 records), Tioga town (14 records), Gunter city (7 records), Collinsville town (6 records), Van Alstyne city (6 records), Bells town (4 records), Howe town (4 records), Whitewright town (4 records), Whitesboro city (3 records); and 4 more member places (see the XLSX file).	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	15, 1996 to 2025		Lightning, 2025-06-08, \$0 property; \$0 crops (2025 dollars), 1 direct death, 1 direct injury	Lightning, 2006-08-06, \$130,000 property; crops not reported (2006 dollars)	Event records naming member places: Denison city (4 records), Collinsville town (2 records), Sadler city (2 records), Sherman city (2 records), Gunter city (1 record), Howe town (1 record), Southmayd city (1 record), Van Alstyne city (1 record), Whitesboro city (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	12, 2005 to 2025 (12 zone-level)	32 kt (37 mph) to 55 kt (63 mph) (median 43 kt (49 mph)); 12 with a recorded value	55 kt (63 mph) measured gust, High Wind, 2025-03-04; NWS zone TXZ093 (GRAYSON), zone-level: may include parts of neighboring counties	High Wind, 2007-02-24, \$300,000 property; \$0 crops, reported for the zone (2007 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	388, 1957 to 2026	43 kt (49 mph) to 90 kt (104 mph) (median 55 kt (63 mph)); 278 with a recorded value	90 kt (104 mph), measurement type not recorded, Thunderstorm Wind, 1982-05-31	Thunderstorm Wind, 2025-07-31, \$200,000 property; \$0 crops (2025 dollars)	Event records naming member places: Denison city (33 records), Sherman city (33 records), Whitesboro city (23 records), Pottsboro town (19 records), Gunter city (16 records), Van Alstyne city (16 records), Collinsville town (11 records), Howe town (11 records), Tioga town (10 records), Sadler city (7 records); and 5 more member places (see the XLSX file).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	71, 1952 to 2025	F/EF0 to F/EF3 (median F/EF1); 70 with a recorded value	F3 tornado, 1955-04-06, 11.9 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 67 yd wide, \$2,500,000 property; crops not recorded (1955 dollars), 1 direct death, 27 direct injuries		Event records naming member places: Sadler city (3 records), Sherman city (3 records), Denison city (2 records), Pottsboro town (2 records), Whitesboro city (2 records), Bells town (1 record), Collinsville town (1 record), Gunter city (1 record), Howe town (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	6, 2008 to 2018 (6 zone-level)		Wildfire, 2008-01-29, \$400,000 property; \$0 crops, reported for the zone (2008 dollars); NWS zone TXZ093 (GRAYSON), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	44, 1996 to 2026 (44 zone-level)		Winter Storm, 2013-12-05, \$7,000,000 property; \$0 crops, reported for the zone (2013 dollars); NWS zone TXZ093 (GRAYSON), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

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

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

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

SOURCES

Supports B1-d: previous occurrences

Declaration rows

21

Counted incidents

13

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2021-02-19	2021-02-11	DR-4586-TX	Major disaster	SEVERE WINTER STORMS	Ice Storm	\$62,580.88		
2021-02-14	2021-02-11	EM-3554-TX	Emergency	SEVERE WINTER STORM	Ice Storm	none found		same incident as DR-4586
2020-03-25	2020-01-20	DR-4485-TX	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$75,483.42		
2020-03-13	2020-01-20	EM-3458-TX	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4485
2015-05-29	2015-05-04	DR-4223-TX	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS AND FLOODING	Inland Flooding; Strong Wind; Tornado	\$1,775,232		
2011-09-09	2011-08-30	DR-4029-TX	Major disaster	WILDFIRES	Wildfire	\$57,777.24		
2008-09-10	2008-09-07	EM-3294-TX	Emergency	HURRICANE IKE	Hurricane	none found		
2008-03-14	2008-03-14	EM-3284-TX	Emergency	WILDFIRES	Wildfire	none found		
2007-06-29	2007-06-16	DR-1709-TX	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	\$1,350,010.64		
2006-01-11	2005-11-27	DR-1624-TX	Major disaster	EXTREME WILDFIRE THREAT	Wildfire	\$2,004.51		
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	none found		
2005-09-21	2005-09-20	EM-3261-TX	Emergency	HURRICANE RITA	Hurricane: evacuation support (county designated for sheltering evacuees, no Individual Assistance), not a local hazard event; not counted	none found		same incident as DR-1606
2005-09-02	2005-08-29	EM-3216-TX	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	\$9,843.95		
2003-02-01	2003-02-01	EM-3171-TX	Emergency	LOSS OF THE SPACE SHUTTLE COLUMBIA	Non-natural, not counted	none found		
2001-01-08	2000-12-12	DR-1356-TX	Major disaster	SEVERE WINTER ICE STORM	Ice Storm	\$740,010.39		
1999-09-01	1999-08-01	EM-3142-TX	Emergency	EXTREME FIRE HAZARDS	Wildfire	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
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	none found		
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	none found		
1981-10-23	1981-10-23	DR-648-TX	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		

School districts and special districts in this county: \$122,605.69 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan members in this county. They are not shown as member blocks, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county); do not add this line to the county total.

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

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

SOURCES

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

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

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

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
1998-06-23	1998-06-04	EM-3127-TX	Emergency	FIRE	Wildfire		
1963-09-24	1963-09-24	DR-159-TX	Major disaster	HURRICANE CINDY	Hurricane (primary); also designated: Inland Flooding		
1961-09-16	1961-09-16	DR-118-TX	Major disaster	HURRICANE CARLA	Hurricane (primary); also designated: Inland Flooding		
1960-07-15	1960-07-15	DR-103-TX	Major disaster	HEAVY RAINS, HAIL, FLOODS & TORNADOES	Hail; Inland Flooding; Tornado		
1959-07-08	1959-07-08	DR-93-TX	Major disaster	FLOODS	Inland Flooding		
1958-06-06	1958-06-06	DR-85-TX	Major disaster	TORNADOES, RAIN, HAIL & FLOODS	Tornado (primary); also designated: Hail, Inland Flooding		
1957-04-29	1957-04-29	DR-72-TX	Major disaster	HURRICANE, RAIN, WIND, HAIL & FLOODS	Hurricane (primary); also designated: Hail, Inland Flooding		
1954-07-01	1954-07-01	DR-18-TX	Major disaster	FLOOD	Inland Flooding		
1953-06-19	1953-06-19	DR-9-TX	Major disaster	FLOOD	Inland Flooding		
1953-05-15	1953-05-15	DR-2-TX	Major disaster	TORNADO & HEAVY RAINFALL	Tornado		

FEMA recorded these with designated area Statewide and no county. Listed on every county page in the state; not counted with county rows.

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

SOURCE

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

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

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

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

SOURCE

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

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	8	5	0	5	0	0	1996 to 2026-06-30	
Drought	76	3	3	15	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	486	88	28	121	0	0	1955 to 2026-06-30	
Heat Wave	54	15	12	34	0	0	1996 to 2026-06-30	
Hurricane	1	0	0	0	1	0	1996 to 2026-06-30	Includes 1 Tropical Depression record, event types the NRI definition of this hazard leaves out.
Ice Storm	5	0	0	0	2	0	1996 to 2026-06-30	
Inland Flooding	118	16	9	28	5	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	15	2	0	2	0	0	1996 to 2026-06-30	
Strong Wind	400	32	14	50	1	0	1955 to 2026-06-30	Includes 5 High Wind records and 7 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	71	1	0	2	4	0	1950 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	6	0	0	0	5	0	1996 to 2026-06-30	
Winter Weather	44	3	1	6	0	0	1996 to 2026-06-30	Includes 2 Sleet records, event types the NRI definition of this hazard leaves out.

SOURCES

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

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

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

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2025-06-08	Lightning		\$0 property; \$0 crops (2025 dollars)	1, 1	GUNTER	new since last plan; within last 5 years	B1-c worst recorded: Lightning
2025-03-04	High Wind	55 kt (63 mph) measured gust	\$0 property; \$0 crops, reported for the zone (2025 dollars)	0, 0	NWS zone TXZ093 (GRAYSON), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2024-12-24	Flood		\$50,000 property; \$0 crops (2024 dollars)	2, 0	SHERMAN MUNI ARPT	new since last plan; within last 5 years	deaths or injuries recorded
2021-02-14	Extreme Cold/ Wind Chill		\$3,800,000 property; crops not reported, reported for the zone (2021 dollars)	0, 0	NWS zone TXZ093 (GRAYSON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2011-02-01	Ice Storm		\$150,000 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone TXZ093 (GRAYSON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Ice Storm
2008-01-29	Wildfire		\$400,000 property; \$0 crops, reported for the zone (2008 dollars)	0, 0	NWS zone TXZ093 (GRAYSON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Wildfire
2007-06-18	Flash Flood		\$20,000,000 property; \$0 crops (2007 dollars)	2, 0	COLLINSVILLE to SHERMAN		deaths or injuries recorded
2005-05-01	Drought		damage not reported	0, 0	NWS zone TXZ093 (GRAYSON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Drought

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2000-07-01	Heat		damage not reported	0, 0	NWS zone TXZ093 (GRAYSON), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
1996-04-21	Hail	4.5 in	damage not reported	0, 0	DIXIE		B1-c worst recorded: Hail
1982-05-31	Thunderstorm Wind	90 kt (104 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1955-04-06	Tornado	F3, 11.9 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 67 yd wide	\$2,500,000 property; crops not recorded (1955 dollars)	1, 27	location not recorded		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,284 rows).

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

SOURCES

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

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

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

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

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	1.05	event-days per year	about 1.05 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	20	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.05 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 5 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	28.1	event-days per year	about 28.1 days per year	Likely	event-days in 17 of 30 years, 1996 to 2025 (56.7%)	1,120	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00116	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.116%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	8.54	events per year	about 8.54 per year	Highly likely	FEMA annualized frequency (modeled)	324.1 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	15.9	event-days per year	about 15.9 days per year	Likely	event-days in 11 of 30 years, 1996 to 2025 (36.7%)	260	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 15.9 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 11 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane	0.0105	events per year	about 1 in 96 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 counted separately in B1-d and need not match.
Ice Storm	1.25	event-days per year	about 1.25 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	85	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.25 ice storm event-days a year here (its annualized frequency over 67 years; not its event count divided by the years), but Storm Events has a record in only 5 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Inland Flooding	2.18	event-days per year	about 2.18 days per year	Likely	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	61	1996 to 2023 (28 years)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Landslide	0.185	events per year (modeled)	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	54.9	days per year with a strike	about 54.9 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.99	events per year	about 3.99 per year	Highly likely	FEMA annualized frequency (modeled)	151	1986 to 2023 (38 years)	countywide	
Tornado	0.88	events per year	about 0.88 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.0015	annual probability at a location	chance a given location in the county burns in a year: 0.15%	Likely	Storm Events records in 4 of 30 years, 1996 to 2025 (13.3%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county.
Winter Weather	4.95	event-days per year	about 4.95 days per year	Likely	event-days in 21 of 30 years, 1996 to 2025 (70%)	94	2005-11-12 to 2024-11-12 (19 years)	countywide	

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

SOURCES

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

Descriptor scale used in this packet (defined per unit)

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

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

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	203	30	6.77
Hail	2.00 in+	1996 to 2025	29	30	0.967
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	201	30	6.7
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	21	30	0.7
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	40	30	1.33
Tornado	EF0-1	1996 to 2025	18	30	0.6
Tornado	EF2-3	1996 to 2025	3	30	0.1
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

Hail smaller than 1 inch is not counted: on 2010-01-05 the National Weather Service raised its severe-hail threshold from 3/4 inch to 1 inch, so smaller reports became less common after 2009 (NWS Service Change Notice 09-52). NRI hail frequency uses a 0.75 inch threshold.

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

Optional: future conditions. Not a required item in the 2025 FEMA Local Mitigation Planning Policy Guide; some states ask for it. The federal Climate Mapping for Resilience and Adaptation (CMRA) site gives county exposure to future climate conditions.

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	0 of 30				Not Applicable 30	
Coastal Flooding	0 of 30				Not Applicable 30	
Cold Wave	30 of 30	47.6	78.7	87.0	Relatively High 17, Relatively Moderate 13	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	20 of 30	72.2	81.4	92.1	Relatively Moderate 1, Relatively Low 12, Very Low 7, No Rating 10	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	30 of 30	23.2	41.6	61.8	Relatively Low 15, Very Low 15	
Hail	30 of 30	65.6	87.3	96.0	Relatively High 12, Relatively Moderate 17, Relatively Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	30 of 30	54.7	88.0	93.1	Relatively High 18, Relatively Moderate 11, Relatively Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	30 of 30	34.6	43.4	51.6	Relatively Low 1, Very Low 29	
Ice Storm	30 of 30	73.0	91.1	96.8	Relatively High 19, Relatively Moderate 11	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	30 of 30	5.1	56.6	80.9	Relatively High 2, Relatively Moderate 19, Relatively Low 6, Very Low 3	
Landslide	30 of 30	11.1	68.5	92.5	Relatively Low 5, Very Low 25	
Lightning	30 of 30	21.2	48.5	64.2	Relatively Moderate 14, Relatively Low 16	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	30 of 30	27.4	57.0	76.6	Relatively Moderate 21, Relatively Low 9	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	30 of 30	61.0	88.4	96.4	Very High 2, Relatively High 24, Relatively Moderate 4	
Tsunami	0 of 30				Not Applicable 30	
Volcanic Activity	0 of 30				Not Applicable 30	
Wildfire	30 of 30	20.0	85.9	94.9	Relatively Moderate 14, Relatively Low 11, Very Low 5	
Winter Weather	30 of 30	27.5	50.9	75.1	Relatively Moderate 18, Relatively Low 12	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

Rated tracts only: No Rating (score 0.0), Not Applicable and Insufficient Data tracts are counted but not used for the minimum, median and maximum.

SOURCE

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

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Grayson County	County	Approved, expires 2028-10-12	FMA RL 6, SRL 6; any 14	\$2,082,283.71	0; 0	Includes \$75,483.42 for declarations not counted as hazard incidents (DR-4485-TX).
Bells town	Town	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	\$29,131.11	19; 3	
Collinsville town	Town	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	\$16,117.73	33; 10	
Denison city	City	Approved, expires 2028-10-12	FMA RL 1, SRL 1; any 5	\$469,735.27	89; 11	
Dorchester city	City	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	\$6,670.95	4; 0	
Gunter city	City	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 1	\$20,007.64	38; 8	
Howe town	Town	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	\$60,233.34	30; 5	
Knollwood city	City	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	none found	0; 0	
Pottsboro town	Town	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 1	\$6,903.17	47; 4	
Sadler city	City	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	none found	33; 2	
Sherman city	City	Approved, expires 2028-10-12	FMA RL 3, SRL 13; any 41	\$831,287.59	90; 1	Includes \$9,843.95 for declarations not counted as hazard incidents (EM-3216-TX).
Southmayd city	City	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	\$61,782.45	17; 5	
Tioga town	Town	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	\$13,732.29	39; 2	
Tom Bean city	City	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	none found	26; 7	
Van Alstyne city	City	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	\$206,275.77	44; 9	
Whitesboro city	City	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	none found	56; 3	
Whitewright town	Town	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	\$101,125.53	9; 0	

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

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

SOURCES

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

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

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

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

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

Local data required

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-10-13 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche											Not Applicable in NRI for this county
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$28,726,580,041	\$85,194,961	135,451	\$164,339	\$69,798	\$3,967,962	0.000572%		\$0		
Drought		\$39,616,446			\$124,557		0.314% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$50,967,231,598		135,543	\$528,829		\$133,333	0.00104%				
Hail	\$28,726,598,869	\$85,194,961	135,451	\$2,235,921	\$227	\$94,973	0.00778%	\$559,000			
Heat Wave	\$28,726,580,041	\$85,194,961	135,451	\$485	\$370	\$4,047,288	under 0.0001%		\$0		
Hurricane	\$28,663,862,912	\$83,880,317	134,989	\$87,946	\$11,448	\$3,970	0.000307%				
Ice Storm	\$28,724,121,868		135,413	\$896,185		\$200,735	0.00312%				
Inland Flooding	\$28,715,875,608	\$4,025,359	2,640	\$17,253,739	\$27,507	\$1,737,885	n/a (see note)	\$72,000			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. EAL as % of exposure: n/a.

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-10-13 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Landslide	\$275,223,166		1,010	\$2,778		\$29	0.00101%				
Lightning	\$28,726,598,869		135,451	\$53,808		\$236,761	0.000187%	\$100,000			
Strong Wind	\$28,726,598,869	\$85,194,961	135,451	\$181,107	\$641	\$462,449	0.00063%	\$825,000	\$0		
Tornado	\$28,726,598,869	\$85,194,961	135,451	\$1,664,279	\$1,584	\$7,546,058	0.00579%	\$50,000			
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$5,572,299,526	\$40,001,634	41,575	\$694,113	\$418	\$80,352	0.0125%				
Winter Weather	\$28,726,580,041	\$85,194,961	135,451	\$79,786	\$503	\$1,997	0.000278%		\$0		

Totals since 2023-10-13 (Storm Events through 2026-06-30): 137 county-coded records, 137 with a damage value recorded (including \$0), \$1,606,000; 28 zone-level records, 28 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (0 declarations, 0 with PA).

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

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column must not be added up; the unit total counts each declaration once.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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

Supports B2-a: context

County context

Measure	Value
Population	135,451
Building value (total, not at risk)	\$28,726,598,869
Agriculture value (total, not at risk)	\$85,194,961
NRI risk rating (all hazards)	Relatively Low

Measure	Value
Expected annual loss, buildings and agriculture, all hazards	\$24,080,367
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)	\$18,513,793
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively Moderate
NRI version	December 2025

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

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

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	10	Severe repetitive loss, FMA definition (44 CFR 77.2)	20
Repetitive loss, NFIP insurance definition	58	Severe repetitive loss, NFIP insurance definition	18

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

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

Repeat-flood properties: county and state-level rows

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	10	20	58	18	62	1	10
DENISON, CITY OF	1	1	5	1	5	0	2
GRAYSON COUNTY*	6	6	13	5	14	1	4
GUNTER, CITY OF	0	0	1	0	1	0	0
POTTSBORO, CITY OF	0	0	1	0	1	0	0
SHERMAN, CITY OF	3	13	38	12	41	0	4
State level, not in this county: county not reported	3	8	12	7	13	1	9

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

Repeat-flood properties by plan member (NFIP community)

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Grayson County	480829	6	6	13	5	14	1	4	
Bells town	480830	0	0	0	0	0	0	0	
Collinsville town	480831	0	0	0	0	0	0	0	
Denison city	480259	1	1	5	1	5	0	2	
Dorchester city	481309	0	0	0	0	0	0	0	
Gunter city	480832	0	0	1	0	1	0	0	
Howe town	480833	0	0	0	0	0	0	0	
Knollwood city	480245	0	0	0	0	0	0	0	
Pottsboro town	481622	0	0	1	0	1	0	0	
Sadler city	481160	0	0	0	0	0	0	0	
Sherman city	485509	3	13	38	12	41	0	4	
Southmayd city	481163	0	0	0	0	0	0	0	
Tioga town	481624	0	0	0	0	0	0	0	
Tom Bean city	481621	0	0	0	0	0	0	0	
Van Alstyne city	481620	0	0	0	0	0	0	0	
Whitesboro city	481623	0	0	0	0	0	0	0	
Whitewright town	480839	0	0	0	0	0	0	0	

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

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

SOURCES

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

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

County repeat-flood properties by occupancy group

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	7	6	33	6	35	0	6
2 to 4 unit residential	0	5	7	5	7	0	0
other residential	0	1	2	0	3	0	0
non-residential	3	8	16	7	17	1	4
not reported	0	0	0	0	0	0	0

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

SOURCES

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

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

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

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

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

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

In this county 2 properties are FMA repetitive loss but not NFIP repetitive loss, and 50 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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).

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

Reuse, citation and corrections

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Grayson County, TX: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 48181). Preview: automated baseline. 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: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_TX_48181. Preview: automated baseline.