

Guadalupe County, TX

Risk-assessment baseline packet

Unit **County area 48187** 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	Expired on 2026-08-15	Plan	Guadalupe County (FEMA plan 104792)
Approved	2021-08-16	Expires	2026-08-15
As of	2026-09-28	Days	44 days since expiry
Update underway	none in FEMA's plan tracker		

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

What changed since your last plan (approved 2021-08-16)

New federal declarations	DR-4781-TX, DR-4879-TX (2 declaration rows; 2 counted incidents)	Storm Events records since approval	118 (data through 2026-06-30)
Repetitive loss now	FMA RL 180, SRL 115 (44 CFR 77.2); any definition: 441	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

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Guadalupe County (unincorporated area)	Unincorporated	Expired on 2026-08-15	Guadalupe County (FEMA plan 104792)	2021-08-16	2026-08-15	-44		
Cibolo city	City	Expired on 2026-08-15	Guadalupe County (FEMA plan 104792)	2021-08-16	2026-08-15	-44		
Luling city	City	Expired on 2025-07-22	Caldwell County (FEMA plan 104784)	2020-07-23	2025-07-22	-433		
New Braunfels city	City	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Seguin city	City	Expired on 2026-08-15	Guadalupe County (FEMA plan 104792)	2021-08-16	2026-08-15	-44		
La Vernia Independent School District	School/School District	Approved, expires 2030-08-18	Wilson County (FEMA plan 110687)	2025-08-19	2030-08-18	1,420		
Nixon-Smiley Consolidated Independent School District	School/School District	Approved, expires 2031-05-27	Gonzales County (FEMA plan 111732)	2026-05-28	2031-05-27	1,702		
San Marcos Consolidated Independent School District	School/School District	Approved, expires 2030-10-06	Hays County (FEMA plan 110433)	2025-10-07	2030-10-06	1,469		member approved 2026-02-13
Canyon Regional Water Authority (CRWA)	Water/Sewer Authority	Expired on 2024-05-07	Canyon Regional Water Authority (FEMA plan 105666)	2019-05-08	2024-05-07	-874		
Green Valley Special Utility District	Electric/Power Authority	Expired on 2024-07-10	Green Valley Special Utility District (FEMA plan 105483)	2019-07-11	2024-07-10	-810		
Guadalupe- Blanco River Authority	Water/Sewer Authority	Approved, expires 2031-03-10	Guadalupe-Blanco River Authority (FEMA plan 110282)	2026-03-11	2031-03-10	1,624		

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

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

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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 modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
1	Inland Flooding	Relatively High	Relatively High	\$34,646,973	\$168,710	\$65,635,515	\$100,451,198	104		
2	Tornado	Relatively High	Relatively High	\$2,399,132	\$1,899	\$7,822,176	\$10,223,207	12		
3	Heat Wave	Relatively Moderate	Relatively Moderate	\$204	\$273	\$3,355,011	\$3,355,488	10		
4	Cold Wave	Relatively Moderate	Relatively Moderate	\$21,074	\$38,815	\$2,577,220	\$2,637,110	7		
5	Hail	Relatively Moderate	Relatively Moderate	\$1,933,584	\$227,043	\$293,796	\$2,454,423	79		
6	Lightning	Relatively High	Relatively High	\$29,054		\$1,368,049	\$1,397,103	2		
7	Drought	Relatively Moderate	Relatively Moderate		\$1,000,688		\$1,000,688	81		
8	Strong Wind	Relatively Moderate	Relatively Moderate	\$486,767	\$10,441	\$404,213	\$901,421	90		Includes 1 High Wind record and 2 Strong Wind records, event types the NRI definition of this hazard leaves out.
9	Hurricane	Relatively Low	Relatively Low	\$350,744	\$135,147	\$22,626	\$508,516	1		
10	Winter Weather	Relatively Moderate	Relatively High	\$76,143	\$1,094	\$240,819	\$318,057	26		

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
11	Wildfire	Relatively Low	Relatively Low	\$252,535	\$344	\$57,254	\$310,132	2		
12	Ice Storm	Relatively Low	Relatively Low	\$8,405		\$95,498	\$103,903	0		Declared 1 time; no Storm Events record of this type.
13	Earthquake	Very Low	Very Low	\$27,297		\$8,447	\$35,744			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
14	Landslide	Very Low	Very Low	\$254		\$3	\$257	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 41
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 41
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	41 of 41
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	33 of 41
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.	41 of 41
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	41 of 41
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	41 of 41
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.	41 of 41
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	41 of 41
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.	41 of 41
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.	41 of 41
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	41 of 41
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	41 of 41
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.	41 of 41
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 41
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 41
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.	41 of 41
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	41 of 41

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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	7, 2021 to 2026 (7 zone-level)	1 day to 4 days (median 1.5 days); 4 with a recorded value	4 consecutive days, 2024-01-14 to 2024-01-17, 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.
Drought	US Drought Monitor D-scale	81, 1996 to 2026 (81 zone-level)	28 days to 421 days (median 92 days); 17 with a recorded value	421 days (about 13.8 months), 2022-03-01 to 2023-04-25, a run of 14 consecutive Storm Events drought records, zone-level		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)	112, 1955 to 2025	0.75 in to 4 in (median 1 in); 110 with a recorded value	4 in hail, 1991-05-03	Hail, 1994-03-27, \$5,000,000 property; \$50,000 crops (1994 dollars)	Event records naming member places: Seguin city (19 records), New Braunfels city (6 records).	
Excessive Heat, Heat	heat index (narratives)	10, 2010 to 2024 (10 zone-level)	1 day to 28 days (median 2 days); 10 with a recorded value	28 days, 2023-08-01 to 2023-08-28, from 1 monthly summary record (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, 2017 to 2017 (1 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2017-08-26 to 2017-08-27, \$50,000 property; \$0 crops, reported for the zone (2017 dollars); NWS zone TXZ207 (GUADALUPE), 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)	0					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)	104, 1997 to 2026 (5 zone-level)		Flood, 1998-10-17, \$30,000,000 property; \$50,000 crops, reported for the zone (1998 dollars), 50 direct injuries (reported for the zone); NWS zone TXZ207 (GUADALUPE), zone-level: may include parts of neighboring counties		Event records naming member places: Seguin city (15 records), Cibolo city (6 records). Zone-level records (5) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	2, 2009 to 2015		Lightning, 2009-07-18, \$100,000 property; \$0 crops (2009 dollars)		No event record names a member place.	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)	3, 2008 to 2022 (3 zone-level)	40 kt (46 mph) to 51 kt (59 mph) (median 49 kt (56 mph)); 3 with a recorded value	51 kt (59 mph) measured gust, High Wind, 2013-02-25; NWS zone TXZ207 (GUADALUPE), zone-level: may include parts of neighboring counties	Strong Wind, 2008-01-31, \$5,000 property; \$0 crops, reported for the zone (2008 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	130, 1960 to 2026	43 kt (49 mph) to 70 kt (81 mph) (median 56 kt (64 mph)); 81 with a recorded value	70 kt (81 mph) estimated gust, Thunderstorm Wind, 2020-05-24; same speed and measurement basis also recorded on 2004-05-31, 2007-04-25, 2020-01-10	Thunderstorm Wind, 1994-03-27, \$5,000,000 property; \$50,000 crops (1994 dollars)	Event records naming member places: Seguin city (18 records), New Braunfels city (5 records), Cibolo city (2 records).	

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)	26, 1953 to 2026	F/EF0 to F/EF3 (median F/EF1); 24 with a recorded value	F3 tornado, 1953-12-01, 5.1 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 1,760 yd wide, \$250,000 property; crops not recorded (1953 dollars), 10 direct injuries		Event records naming member places: Seguin city (4 records), New Braunfels city (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)	2, 2022 to 2023 (2 zone- level)		No damage reported in 2 records.		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)	26, 1996 to 2026 (26 zone- level)		No damage reported in 26 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

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

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

SOURCES

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

Supports B1-d: previous occurrences

Declaration rows

23

Counted incidents

16

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>		Flags	Notes
2025-07-06	2025-07-02	DR-4879-TX	Major disaster	SEVERE STORMS, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding (primary); also designated: Strong Wind	PA not declared for this county		new since last plan; within last 5 years	
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	none found		new since last plan; within last 5 years	
2021-02-19	2021-02-11	DR-4586-TX	Major disaster	SEVERE WINTER STORMS	Ice Storm	\$206,978.24		during plan review, check whether your last plan included it	
2021-02-14	2021-02-11	EM-3554-TX	Emergency	SEVERE WINTER STORM	Ice Storm	none found		during plan review, check whether your last plan included it	same incident as DR-4586
2020-03-25	2020-01-20	DR-4485-TX	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$3,267,392.45			
2020-03-13	2020-01-20	EM-3458-TX	Emergency	COVID-19	Non-natural, not counted	none found			same incident as DR-4485
2017-08-25	2017-08-23	DR-4332-TX	Major disaster	HURRICANE HARVEY	Hurricane	\$681,988.13			
2015-11-25	2015-10-22	DR-4245-TX	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING	Inland Flooding; Strong Wind; Tornado	\$113,205.60			
2015-05-29	2015-05-04	DR-4223-TX	Major disaster	SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS AND FLOODING	Inland Flooding; Strong Wind; Tornado	PA not declared for this county			
2010-06-29	2010-06-27	EM-3313-TX	Emergency	TROPICAL STORM ALEX	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	PA not declared for this county			
2006-01-11	2005-11-27	DR-1624-TX	Major disaster	EXTREME WILDFIRE THREAT	Wildfire	\$18,928.49			
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	\$10,773.79			
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	\$3,389.34			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	\$1,950.16			
2002-07-04	2002-06-29	DR-1425-TX	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$1,235,259.63			

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1999-09-01	1999-08-01	EM-3142-TX	Emergency	EXTREME FIRE HAZARDS	Wildfire	none found		
1998-10-21	1998-10-17	DR-1257-TX	Major disaster	TX-FLOODING 10/18/98	Inland Flooding (primary); also designated: Tornado	\$2,952,620.23		
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		
1997-07-07	1997-06-21	DR-1179-TX	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	none found		
1993-09-10	1993-08-30	EM-3113-TX	Emergency	EXTREME FIRE HAZARD	Drought (primary); also designated: Wildfire	none found		
1972-05-20	1972-05-20	DR-333-TX	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		

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)

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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	AOH/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	7	6	1	6	0	0	1996 to 2026-06-30	
Drought	81	41	3	41	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	112	20	6	20	0	0	1955 to 2026-06-30	
Heat Wave	10	6	0	6	0	0	1996 to 2026-06-30	
Hurricane	1	0	0	0	2	0	1996 to 2026-06-30	
Ice Storm	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Inland Flooding	104	7	0	7	9	2	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	2	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	133	23	3	22	4	2	1955 to 2026-06-30	Includes 1 High Wind record and 2 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	26	3	0	3	5	1	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	2	2	0	2	4	0	1996 to 2026-06-30	
Winter Weather	26	10	4	10	0	0	1996 to 2026-06-30	

SOURCES

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

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

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

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2024-01-14	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2024 dollars)	0, 0	NWS zone TXZ207 (GUADALUPE), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2023-08-01	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2023 dollars)	0, 0	NWS zone TXZ207 (GUADALUPE), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2022-03-01	Drought		\$0 property; \$0 crops, reported for the zone (2022 dollars)	0, 0	NWS zone TXZ207 (GUADALUPE), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: Drought
2020-05-24	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$1,000 property; \$0 crops (2020 dollars)	0, 0	SEGUIN		B1-c worst recorded: Thunderstorm Wind
2017-03-10	Flash Flood		\$0 property; \$0 crops (2017 dollars)	1, 0	MARION		deaths or injuries recorded
2013-02-25	High Wind	51 kt (59 mph) measured gust	\$0 property; \$0 crops, reported for the zone (2013 dollars)	0, 0	NWS zone TXZ207 (GUADALUPE), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2009-07-18	Lightning		\$100,000 property; \$0 crops (2009 dollars)	0, 0	CIBOLO KARDYS ARPT		B1-c worst recorded: Lightning
2001-11-15	Flash Flood		\$80,000 property; \$0 crops (2001 dollars)	1, 5	COUNTYWIDE		deaths or injuries recorded
1998-10-17	Flood		\$30,000,000 property; \$50,000 crops, reported for the zone (1998 dollars)	0, 50	NWS zone TXZ207 (GUADALUPE), zone-level: may include parts of neighboring counties		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
1998-10-17	Flash Flood		\$5,000,000 property; \$100,000 crops (1998 dollars)	4, 500	COUNTYWIDE		deaths or injuries recorded
1991-05-03	Hail	4 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail
1953-12-01	Tornado	F3, 5.1 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 1,760 yd wide	\$250,000 property; crops not recorded (1953 dollars)	0, 10	location not recorded		B1-c worst recorded: Tornado

The full list is in the XLSX file, sheet "B1-d Storm Events history" (504 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	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.
Cold Wave	0.526	event-days per year	about 0.526 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	10	2005-11-12 to 2024-11-12 (19 years)	countywide	Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.

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
Drought	74.6	event-days per year	about 74.6 days per year	Likely	event-days in 15 of 30 years, 1996 to 2025 (50%)	2,751	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000373	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.0373%			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	3.04	events per year	about 3.04 per year	Highly likely	FEMA annualized frequency (modeled)	115.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	10.6	event-days per year	about 10.6 days per year	Likely	event-days in 6 of 30 years, 1996 to 2025 (20%)	174	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 10.6 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 6 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	0.0558	events per year	about 1 in 18 years	Possible	FEMA annualized frequency (modeled)	18	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	0.305	event-days per year	about 0.305 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	21	1946-12-31 to 2014-02-12 (67 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Inland Flooding	2.89	event-days per year	about 2.89 days per year	Likely	event-days in 20 of 30 years, 1996 to 2025 (66.7%)	81	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0788	events per year (modeled)	about 1 in 13 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	48.5	days per year with a strike	about 48.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	

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
Strong Wind	1.23	events per year	about 1.23 per year	Highly likely	FEMA annualized frequency (modeled)	47	1986 to 2023 (38 years)	countywide	
Tornado	0.308	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				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	0.0012	annual probability at a location	chance a given location in the county burns in a year: 0.12%	Possible	Storm Events records in 2 of 30 years, 1996 to 2025 (6.67%)	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	2.58	event-days per year	about 2.58 days per year	Likely	event-days in 17 of 30 years, 1996 to 2025 (56.7%)	49	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

Unit	Descriptor	Definition
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	40	30	1.33
Hail	2.00 in+	1996 to 2025	4	30	0.133
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	64	30	2.13
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	7	30	0.233
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	15	30	0.5
Tornado	EF0-1	1996 to 2025	8	30	0.267
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 41				Not Applicable 41	
Coastal Flooding	0 of 41				Not Applicable 41	
Cold Wave	41 of 41	32.9	53.2	69.9	Relatively Moderate 30, Relatively Low 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.
Drought	33 of 41	72.1	86.0	97.4	Relatively Moderate 9, Relatively Low 14, Very Low 10, No Rating 8	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	41 of 41	0.5	4.6	16.1	Very Low 41	
Hail	41 of 41	73.3	84.8	92.4	Relatively High 5, Relatively Moderate 36	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	41 of 41	39.8	69.8	85.9	Relatively High 2, Relatively Moderate 36, Relatively Low 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	41 of 41	45.8	51.7	63.4	Relatively Low 22, Very Low 19	
Ice Storm	41 of 41	10.4	29.7	61.5	Relatively Low 14, Very Low 27	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	41 of 41	14.6	81.5	100.0	Very High 13, Relatively High 11, Relatively Moderate 13, Relatively Low 3, Very Low 1	
Landslide	41 of 41	11.5	35.7	78.9	Very Low 41	
Lightning	41 of 41	51.7	80.1	94.1	Relatively High 22, Relatively Moderate 19	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	41 of 41	37.4	56.0	75.0	Relatively Moderate 22, Relatively Low 19	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	41 of 41	59.1	76.8	93.0	Relatively High 25, Relatively Moderate 16	
Tsunami	0 of 41				Not Applicable 41	
Volcanic Activity	0 of 41				Not Applicable 41	
Wildfire	41 of 41	38.3	78.9	91.0	Relatively Moderate 3, Relatively Low 28, Very Low 10	
Winter Weather	41 of 41	55.2	72.6	86.4	Relatively High 14, Relatively Moderate 27	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
Guadalupe County (unincorporated area)	Unincorporated	Expired on 2026-08-15	FMA RL 128, SRL 84; any 302	\$1,805,613.60	0; 0	Includes \$2,867.62 for declarations not counted as hazard incidents (DR-1606-TX).
Cibolo city	City	Expired on 2026-08-15	FMA RL 1, SRL 0; any 1	\$18,545.43	8; 1	
Luling city	City	Expired on 2025-07-22	FMA RL 0, SRL 0; any 0	none found	0; 0	
New Braunfels city	City	No approved plan on record	FMA RL 72, SRL 38; any 140	none found	12; no approved plan	Whole community, including the part in Comal County; in-county portion (county table): FMA RL 7, FMA SRL 2, NFIP RL 34, NFIP SRL 2, any category 35.
Seguin city	City	Expired on 2026-08-15	FMA RL 43, SRL 27; any 99	\$2,411,883.50	56; 9	Includes \$13,245.67 for declarations not counted as hazard incidents (DR-1606-TX, EM-3216-TX, EM-3261-TX).

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

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

SOURCES
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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

Local data required

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-08-16 <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	\$28,508,813,906	\$94,754,982	172,522	\$21,074	\$38,815	\$2,577,220	under 0.0001%		\$0		
Drought		\$21,956,376			\$1,000,688		4.56% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$48,198,549,500		172,706	\$27,297		\$8,447	under 0.0001%				
Hail	\$28,508,813,906	\$94,754,982	172,522	\$1,933,584	\$227,043	\$293,796	0.00678%	\$0			
Heat Wave	\$28,508,813,906	\$94,754,982	172,522	\$204	\$273	\$3,355,011	under 0.0001%		\$0		
Hurricane	\$28,503,127,114	\$93,299,938	172,482	\$350,744	\$135,147	\$22,626	0.00123%				
Ice Storm	\$28,506,905,766		172,507	\$8,405		\$95,498	under 0.0001%				
Inland Flooding	\$28,485,350,704	\$12,961,454	11,257	\$34,646,973	\$168,710	\$65,635,515	n/a (see note)	\$2,500,000		none found (2 declarations)	NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/ B2-b. EAL as % of exposure: n/a.
Landslide	\$59,077,594		327	\$254		\$3	0.00043%				
Lightning	\$28,508,813,906		172,522	\$29,054		\$1,368,049	0.000102%				
Strong Wind	\$28,508,813,906	\$94,754,982	172,522	\$486,767	\$10,441	\$404,213	0.00171%	\$60,000		none found (2 declarations)	
Tornado	\$28,508,813,906	\$94,754,982	172,522	\$2,399,132	\$1,899	\$7,822,176	0.00842%	\$20,000		none found (1 declaration)	
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$3,914,149,203	\$36,834,896	42,864	\$252,535	\$344	\$57,254	0.00645%		\$0		

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2021-08-16 <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
Winter Weather	\$28,508,813,906	\$94,754,982	172,522	\$76,143	\$1,094	\$240,819	0.000267%		\$0		

Totals since 2021-08-16 (Storm Events through 2026-06-30): 52 county-coded records, 52 with a damage value recorded (including \$0), \$2,580,000; 66 zone-level records, 65 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (2 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	172,522
Building value (total, not at risk)	\$28,508,813,906
Agriculture value (total, not at risk)	\$94,754,982
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$41,816,620
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)	\$81,880,628
Social vulnerability rating	Very 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)	180	Severe repetitive loss, FMA definition (44 CFR 77.2)	115
Repetitive loss, NFIP insurance definition	371	Severe repetitive loss, NFIP insurance definition	66

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	180	115	371	66	441	67	246
SANTA CLARA, CITY OF (community ID not in plan data)	0	1	0	0	1	1	1
GUADALUPE COUNTY *	128	84	248	46	302	52	137
CIBOLO, CITY OF	1	0	1	0	1	0	0
MARION, CITY OF (community ID not in plan data)	1	1	1	1	1	0	0
STAPLES, CITY OF (community ID not in plan data)	0	0	1	0	1	0	1
NEW BRAUNFELS, CITY OF	7	2	34	2	35	1	34
PORT ARANSAS, CITY OF (plan member listed on the Nueces County page)	0	0	1	0	1	0	0
SEGUIN, CITY OF	43	27	85	17	99	13	73
State level, not in this county: county not reported	3	8	12	7	13	1	9

1 of the county's repeat-flood properties belong to NFIP communities whose plan member is not listed on this page (the community rows above name the page that lists it).

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
Guadalupe County (unincorporated area)	480266	128	84	248	46	302	52	137	
Cibolo city	480267	1	0	1	0	1	0	0	
Luling city	480096	0	0	0	0	0	0	0	

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
New Braunfels city	485493	72	38	116	19	140	14	94	Whole community, including the part in Comal County; in-county portion (county table): FMA RL 7, FMA SRL 2, NFIP RL 34, NFIP SRL 2, any category 35.
Seguin city	485508	43	27	85	17	99	13	73	

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	178	113	363	64	433	67	245
2 to 4 unit residential	1	0	1	0	1	0	0
other residential	0	0	1	0	1	0	0
non-residential	1	2	6	2	6	0	1
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 61 properties are FMA repetitive loss but not NFIP repetitive loss, and 252 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

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

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_TX_48187. Preview: automated baseline.