

Matagorda County, TX

Risk-assessment baseline packet

Unit **County area 48321** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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

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Plan clock

Status	Approved, expires 2027-07-25	Plan	Matagorda County (FEMA plan 108143)
Approved	2022-07-26	Expires	2027-07-25
As of	2026-09-28	Days	300 days to expiry
Update underway	none in FEMA's plan tracker		

What changed since your last plan (approved 2022-07-26)

New federal declarations	DR-4798-TX (1 declaration row; 1 counted incident)	Storm Events records since approval	29 (data through 2026-06-30)
Repetitive loss now	FMA RL 27, SRL 36 (44 CFR 77.2); any definition: 185	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
Matagorda County	County	Approved, expires 2027-07-25	Matagorda County (FEMA plan 108143)	2022-07-26	2027-07-25	300		
Bay City city	City	Approved, expires 2027-07-25	Matagorda County (FEMA plan 108143)	2022-07-26	2027-07-25	300		
Palacios city	City	Approved, expires 2027-07-25	Matagorda County (FEMA plan 108143)	2022-07-26	2027-07-25	300		

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	Hurricane	Relatively High	Relatively High	\$17,932,765	\$1,295,311	\$861,235	\$20,089,310	12		
2	Inland Flooding	Relatively Low	Relatively Low	\$6,441,483	\$109,356	\$353,618	\$6,904,456	33		
3	Tornado	Relatively Low	Relatively Low	\$254,267	\$1,902	\$1,103,722	\$1,359,891	11		
4	Drought	Relatively Moderate	Relatively Moderate		\$1,320,826		\$1,320,826	16		
5	Cold Wave	Relatively Low	Relatively Moderate	\$3,980	\$53,887	\$1,104,137	\$1,162,005	1		
6	Heat Wave	Relatively Low	Relatively Low	\$73	\$629	\$867,494	\$868,196	13		
7	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$691,286		\$41,986	\$733,272	9		
8	Lightning	Relatively Moderate	Relatively Low	\$8,965		\$300,685	\$309,651	1		
9	Wildfire	Relatively Low	Relatively Low	\$159,051	\$879	\$19,547	\$179,477	0		Declared 3 times; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
10	Hail	Relatively Low	Relatively Low	\$74,008	\$40,941	\$26,733	\$141,682	25		

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	Strong Wind	Relatively Low	Relatively Low	\$36,192	\$18,439	\$83,873	\$138,504	45		
12	Ice Storm	Relatively Low	Relatively Low	\$3,515		\$69,968	\$73,483	2		
13	Earthquake	Very Low	Very Low	\$18,073		\$5,122	\$23,196			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
14	Winter Weather	Very Low	Very Low	\$1,921	\$50	\$1,245	\$3,216	2		
15	Landslide	Very Low	Very Low	\$34		\$1	\$35	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data					0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	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 12

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Coastal Flooding	The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (https://msc.fema.gov) for this county.	7 of 12
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	12 of 12
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	9 of 12
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.	12 of 12
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	12 of 12
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	12 of 12
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.	12 of 12
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	12 of 12
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.	12 of 12
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.	12 of 12
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	12 of 12
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	12 of 12
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.	12 of 12
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 12
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 12
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.	12 of 12
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	12 of 12

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)	9, 1996 to 2024 (9 zone-level)		Storm Surge/Tide, 2008-09-12, \$8,000,000 property; crops not reported, reported for the zone (2008 dollars); NWS zone TXZ236 (MATAGORDA), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	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	1, 2021 to 2021 (1 zone-level)	2 days; 1 with a recorded value	2 consecutive days, 2021-02-15 to 2021-02-16, 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	16, 1996 to 2023 (16 zone-level)	61 days to 123 days (median 91 days); 5 with a recorded value	123 days (4 months), 1998-05-01 to 1998-08-31, a run of 4 consecutive Storm Events drought records, zone-level	Drought, 1998-08-01, \$1,000,000 property; \$7,300,000 crops, reported for the zone (1998 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)	34, 1973 to 2024	0.75 in to 2 in (median 1 in); 34 with a recorded value	2 in hail, 1973-04-26	Hail, 1999-12-20, \$25,000 property; crops not reported (1999 dollars)	Event records naming member places: Bay City city (12 records), Palacios city (1 record).	
Excessive Heat, Heat	heat index (narratives)	13, 1999 to 2023 (13 zone-level)	1 day to 31 days (median 5 days); 12 with a recorded value	31 days, 1999-08-01 to 1999-08-31, 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	12, 1998 to 2024 (12 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Hurricane (Typhoon) record, 2008-09-12 to 2008-09-13, category 1, \$6,000,000 property; crops not reported, reported for the zone (2008 dollars); NWS zone TXZ236 (MATAGORDA), zone-level: may include parts of neighboring counties	Most damaging recorded: Tropical Storm, 2017-08-25, \$500,000,000 property; crops not reported, reported for the zone (2017 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Ice Storm	Sperry-Piltz (local data)	2, 1997 to 2011 (2 zone- level)		No damage reported in 2 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	33, 1996 to 2025 (2 zone- level)		Flash Flood, 2002-09-06, \$500,000 property; crops not reported (2002 dollars)		Event records naming member places: Bay City city (4 records), Palacios city (2 records). Zone-level records (2) 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)	1, 2007 to 2007		Lightning, 2007-06-05, \$0 property; \$0 crops (2007 dollars), 1 direct injury		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)	0					
Thunderstorm Wind	wind speed (kt and mph)	94, 1957 to 2026	50 kt (58 mph) to 95 kt (109 mph) (median 55 kt (63 mph)); 59 with a recorded value	95 kt (109 mph), measurement type not recorded, Thunderstorm Wind, 1987-11-16, 1 direct death	Thunderstorm Wind, 2013-04-29, \$200,000 property; \$0 crops (2013 dollars)	Event records naming member places: Bay City city (11 records), Palacios city (3 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)	47, 1954 to 2017	F/EF0 to F/EF3 (median F/EF0); 46 with a recorded value	F3 tornado, 1969-04-11, 2 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 (1969 dollars), 13 direct injuries		Event records naming member places: Palacios 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)	0					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)	2, 2004 to 2009 (2 zone-level)		No damage reported in 2 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

29

Counted incidents

21

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						federal share obligated, nominal dollars		
2024-07-09	2024-07-05	DR-4798-TX	Major disaster	HURRICANE BERYL	Hurricane	\$2,672,639.08	new since last plan; within last 5 years	
2021-02-19	2021-02-11	DR-4586-TX	Major disaster	SEVERE WINTER STORMS	Ice Storm	\$170,911.30		
2021-02-14	2021-02-11	EM-3554-TX	Emergency	SEVERE WINTER STORM	Ice Storm	none found		same incident as DR-4586
2020-08-24	2020-08-23	EM-3540-TX	Emergency	TROPICAL STORMS MARCO AND LAURA	Hurricane	none found		
2020-07-26	2020-07-25	EM-3530-TX	Emergency	HURRICANE HANNA	Hurricane	none found		
2020-03-25	2020-01-20	DR-4485-TX	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	none found		
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	\$8,116,489.53		
2011-09-09	2011-08-30	DR-4029-TX	Major disaster	WILDFIRES	Wildfire	none found		
2008-09-13	2008-09-07	DR-1791-TX	Major disaster	HURRICANE IKE	Hurricane (primary); also designated: Inland Flooding	\$621,315.52		
2008-09-10	2008-09-07	EM-3294-TX	Emergency	HURRICANE IKE	Hurricane	\$0		same incident as DR-1791
2008-08-29	2008-08-27	EM-3290-TX	Emergency	HURRICANE GUSTAV	Hurricane	none found		
2007-08-18	2007-08-17	EM-3277-TX	Emergency	HURRICANE DEAN	Hurricane	none found		
2006-01-11	2005-11-27	DR-1624-TX	Major disaster	EXTREME WILDFIRE THREAT	Wildfire	none found		
2005-09-24	2005-09-23	DR-1606-TX	Major disaster	HURRICANE RITA	Hurricane: evacuation support (county designated for sheltering evacuees, no Individual Assistance), not a local hazard event; not counted	\$148,068.59		
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	\$72,119.56		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	\$438,651.21		
2003-07-17	2003-07-15	DR-1479-TX	Major disaster	HURRICANE CLAUDETTE	Hurricane	\$579,935.79		
2002-09-26	2002-09-06	DR-1434-TX	Major disaster	TROPICAL STORM FAY	Hurricane	PA not declared for this county		
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>		
1998-10-21	1998-10-17	DR-1257-TX	Major disaster	TX-FLOODING 10/18/98	Inland Flooding (primary); also designated: Tornado	\$30,413.25		
1998-09-23	1998-09-09	DR-1245-TX	Major disaster	HURRICANE GEORGES - TEXAS	Hurricane; Inland Flooding	none found		
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		
1994-10-18	1994-10-14	DR-1041-TX	Major disaster	SEVERE THUNDERSTORMS AND FLOODING	Inland Flooding	none found		
1991-12-26	1991-12-20	DR-930-TX	Major disaster	SEVERE THUNDERSTORMS	Inland Flooding	none found		
1983-08-19	1983-08-18	DR-689-TX	Major disaster	HURRICANE ALICIA	Hurricane	PA not declared for this county		
1979-09-25	1979-09-25	DR-603-TX	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1973-07-11	1973-07-11	DR-398-TX	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found		
1967-09-28	1967-09-28	DR-232-TX	Major disaster	HURRICANE BEULAH	Hurricane (primary); also designated: 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)

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

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

SOURCE

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

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	9	2	1	2	0	0	1996 to 2026-06-30	
Cold Wave	1	0	0	0	0	0	1996 to 2026-06-30	
Drought	16	3	4	7	0	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	34	1	0	1	0	0	1955 to 2026-06-30	
Heat Wave	13	6	0	6	0	0	1996 to 2026-06-30	
Hurricane	12	1	2	1	12	1	1996 to 2026-06-30	
Ice Storm	2	0	0	0	1	0	1996 to 2026-06-30	
Inland Flooding	33	2	0	2	8	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	1	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	94	14	0	14	0	0	1955 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
Tornado	47	0	0	0	1	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	3	0	1996 to 2026-06-30	No Storm Events records of this type; 3 federal declared incidents (see declarations table)
Winter Weather	2	0	0	0	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
2021-02-15	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2021 dollars)	0, 0	NWS zone TXZ336 (COASTAL MATAGORDA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/ Wind Chill, Extreme Cold/ Wind Chill
2008-09-12	Storm Surge/ Tide		\$8,000,000 property; crops not reported, reported for the zone (2008 dollars)	0, 0	NWS zone TXZ236 (MATAGORDA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Coastal Flood, Storm Surge/ Tide
2008-09-12	Hurricane (Typhoon)	category 1	\$6,000,000 property; crops not reported, reported for the zone (2008 dollars)	0, 0	NWS zone TXZ236 (MATAGORDA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2007-06-05	Lightning		\$0 property; \$0 crops (2007 dollars)	0, 1	MATAGORDA		B1-c worst recorded: Lightning
2002-09-06	Flash Flood		\$500,000 property; crops not reported (2002 dollars)	0, 0	SARGENT		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1999-08-01	Heat		damage not reported	0, 0	NWS zone TXZ236 (MATAGORDA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
1998-05-01	Drought		damage not reported	0, 0	NWS zone TXZ236 (MATAGORDA), zone-level: may include parts of neighboring counties		B1-c worst recorded: Drought
1987-11-25	Thunderstorm Wind	speed not recorded	damage not recorded (pre-1996 record)	2, 2	location not recorded		deaths or injuries recorded

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
1987-11-16	Thunderstorm Wind	95 kt (109 mph), measurement type not recorded	damage not recorded (pre-1996 record)	1, 0	location not recorded		deaths or injuries recorded
1973-04-26	Hail	2 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail
1969-04-11	Tornado	F3, 2 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 (1969 dollars)	0, 13	location not recorded		B1-c worst recorded: Tornado
1967-09-20	Tornado	F3, 1 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 100 yd wide	\$25,000 property; crops not recorded (1967 dollars)	4, 7	location not recorded		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (264 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	3.69	events per year at a location (modeled)	about 3.7 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	0.44	event-days per year	about 0.44 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	6.86	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	44.4	event-days per year	about 44.4 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	1,477	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 44.4 drought event-days a year here (its annualized frequency over 25.25 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.
Earthquake	0.000406	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.0406%			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	1.12	events per year	about 1.12 per year	Highly likely	FEMA annualized frequency (modeled)	44.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	14.7	event-days per year	about 14.7 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	223	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 14.7 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 5 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Hurricane	0.195	events per year	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	87	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	0.564	event-days per year	about 0.564 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	32	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1	event-days per year	about 1 days per year	Likely	event-days in 16 of 30 years, 1996 to 2025 (53.3%)	28	1996 to 2023 (28 years)	see B1-f	
Landslide	0.101	events per year (modeled)	about 1 in 10 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	64	days per year with a strike	about 64 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	0.725	events per year	about 0.72 per year	Likely	FEMA annualized frequency (modeled)	22	1986 to 2023 (38 years)	countywide	
Tornado	0.732	events per year	about 0.73 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)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.00301	annual probability at a location	chance a given location in the county burns in a year: 0.301%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Winter Weather	0.913	event-days per year	about 0.913 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	16.7	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	14	30	0.467
Hail	2.00 in+	1996 to 2025	0	30	0
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	26	30	0.867
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	5	30	0.167
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	12	30	0.4
Tornado	EF0-1	1996 to 2025	11	30	0.367
Tornado	EF2-3	1996 to 2025	0	30	0
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 <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	0 of 12				Not Applicable 12	
Coastal Flooding	7 of 12	73.3	85.6	98.6	Relatively High 3, Relatively Low 3, Very Low 1, No Rating 5	
Cold Wave	12 of 12	45.4	68.7	83.7	Relatively High 3, Relatively Moderate 8, 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.
Drought	9 of 12	87.1	95.8	99.2	Relatively High 1, Relatively Moderate 5, Relatively Low 3, No Rating 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. 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	12 of 12	5.8	10.7	15.0	Very Low 12	
Hail	12 of 12	51.3	59.9	76.7	Relatively Moderate 2, Relatively Low 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. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	12 of 12	40.7	73.8	87.8	Relatively High 2, Relatively Moderate 8, Relatively Low 2	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	12 of 12	94.6	97.7	98.8	Very High 10, Relatively High 2	
Ice Storm	12 of 12	34.4	61.6	76.7	Relatively Moderate 3, 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.
Inland Flooding	12 of 12	27.1	57.4	85.2	Relatively High 1, Relatively Moderate 7, Relatively Low 4	
Landslide	12 of 12	14.0	42.6	65.3	Very Low 12	
Lightning	12 of 12	47.9	80.1	93.4	Relatively High 7, Relatively Moderate 4, 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.
Strong Wind	12 of 12	28.6	43.6	57.2	Relatively Moderate 3, 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	12 of 12	44.3	65.1	82.2	Relatively High 2, Relatively Moderate 8, Relatively Low 2	
Tsunami	0 of 12				Insufficient Data 12	
Volcanic Activity	0 of 12				Not Applicable 12	
Wildfire	12 of 12	39.0	81.8	95.6	Relatively Moderate 3, Relatively Low 7, Very Low 2	
Winter Weather	12 of 12	17.0	20.5	24.8	Relatively Low 11, Very 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.

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
Matagorda County	County	Approved, expires 2027-07-25	FMA RL 25, SRL 30; any 138	\$5,436,944.56	0; 0	Includes \$512,434.96 for declarations not counted as hazard incidents (DR-1606-TX, EM-3216-TX, EM-3261-TX).
Bay City city	City	Approved, expires 2027-07-25	FMA RL 2, SRL 6; any 41	\$2,445,399.80	27; 0	Includes \$76,523.43 for declarations not counted as hazard incidents (DR-1606-TX, EM-3261-TX).
Palacios city	City	Approved, expires 2027-07-25	FMA RL 0, SRL 0; any 6	\$1,037,861.07	7; 0	Includes \$11,419.79 for declarations not counted as hazard incidents (DR-1606-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 2022-07-26 <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

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 2022-07-26 <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
Coastal Flooding	\$3,290,015,494		14,550	\$691,286		\$41,986	0.021%		\$0		
Cold Wave	\$7,483,984,126	\$159,909,751	36,214	\$3,980	\$53,887	\$1,104,137	under 0.0001%				
Drought		\$61,417,442			\$1,320,826		2.15% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$13,537,222,630		36,255	\$18,073		\$5,122	0.000134%				
Hail	\$7,483,995,883	\$159,909,751	36,214	\$74,008	\$40,941	\$26,733	0.000989%	\$0			
Heat Wave	\$7,483,984,126	\$159,909,751	36,214	\$73	\$629	\$867,494	under 0.0001%		\$0		
Hurricane	\$7,483,859,260	\$158,299,911	36,212	\$17,932,765	\$1,295,311	\$861,235	0.24%			\$2,672,639.08	
Ice Storm	\$7,466,287,179		36,194	\$3,515		\$69,968	under 0.0001%				
Inland Flooding	\$7,465,483,422	\$30,414,318	5,311	\$6,441,483	\$109,356	\$353,618	n/a (see note)	\$10,000			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.
Landslide	\$7,088,070		37	\$34		\$1	0.000476%				
Lightning	\$7,483,995,883		36,214	\$8,965		\$300,685	0.00012%				
Strong Wind	\$7,483,995,883	\$159,909,751	36,214	\$36,192	\$18,439	\$83,873	0.000484%	\$0			
Tornado	\$7,483,995,883	\$159,909,751	36,214	\$254,267	\$1,902	\$1,103,722	0.0034%				
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$758,182,181	\$42,313,809	5,613	\$159,051	\$879	\$19,547	0.021%				
Winter Weather	\$7,483,984,126	\$159,909,751	36,214	\$1,921	\$50	\$1,245	under 0.0001%				

Totals since 2022-07-26 (Storm Events through 2026-06-30): 17 county-coded records, 17 with a damage value recorded (including \$0), \$10,000; 12 zone-level records, 3 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations \$2,672,639.08 (1 declaration, 1 with PA).

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

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

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

SOURCES

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

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

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

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

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

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

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

Supports B2-a: context

County context

Measure	Value
Population	36,214
Building value (total, not at risk)	\$7,483,995,883
Agriculture value (total, not at risk)	\$159,909,751
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$28,467,832
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)	\$4,839,367
Social vulnerability rating	Relatively High
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)	27	Severe repetitive loss, FMA definition (44 CFR 77.2)	36
Repetitive loss, NFIP insurance definition	173	Severe repetitive loss, NFIP insurance definition	27

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	27	36	173	27	185	10	30
BAY CITY, CITY OF	2	6	40	5	41	1	5
MATAGORDA COUNTY *	25	30	127	22	138	9	25
PALACIOS, CITY OF	0	0	6	0	6	0	0
State level, not in this county: county not reported	3	8	12	7	13	1	9

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

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Matagorda County	485489	25	30	127	22	138	9	25	
Bay City city	485455	2	6	40	5	41	1	5	
Palacios city	485495	0	0	6	0	6	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.

SOURCESFEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)**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	23	29	146	20	158	10	28
2 to 4 unit residential	0	0	1	0	1	0	0
other residential	0	0	1	0	1	0	0
non-residential	4	7	25	7	25	0	2
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.

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

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 fmaRL field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRL) 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 9 properties are FMA repetitive loss but not NFIP repetitive loss, and 155 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_48321. Preview: automated baseline.