

Montgomery County, TX

Risk-assessment baseline packet

County FIPS: 48339 Release: 2026-10 Data as of: 2026-09-30 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.

Summary

Plan status as of 2026-09-30: Approved, expires 2029-05-01. Plan: Montgomery County (FEMA plan 109183), approved 2024-05-02.

Since the plan was approved on 2024-05-02: 3 new hazard declarations (3 incidents) and 31 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$94,367,013 a year), Tornado (\$61,702,528) and Cold Wave (\$22,753,605).

The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

TERMS USED

EAL: expected annual loss: FEMA's modeled average yearly loss from a hazard.

NRI: FEMA's National Risk Index (version 1.20, December 2025).

NFIP: National Flood Insurance Program.

RL, SRL: repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).

FMA, HMGP: Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.

PA: FEMA Public Assistance: disaster aid to governments and some nonprofits.

Zone-level: NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.

County-coded: NOAA logged the event to this county.

FIPS: the federal code for a place; 48339 is this area.

D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.

CFR: Code of Federal Regulations.

A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

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

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Plan clock

Status:	Approved, expires 2029-05-01	Plan:	Montgomery County (FEMA plan 109183)
Approved:	2024-05-02	Days to expiry:	944

What changed since your last plan (approved 2024-05-02)

New federal declarations:	3 new hazard declarations (3 incidents): DR-4781-TX (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding), DR-4798-TX (Hurricane Beryl), FM-5573-TX (Pauline Road Fire)	Storm Events records since approval:	31 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 652, SRL 641 (44 CFR 77.2); any definition: 1,995	Repeat-flood change:	this release sets the baseline count.

Sources: 1, 2, 4, 6 (numbered list at the end)

Plan status for every jurisdiction listed in this county: 18 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

						Days to expiry <i>negative = days since expiry</i>
Jurisdiction	Type	Status	Plan	Approved	Expires	
Montgomery County	County	Approved, expires 2029-05-01	Montgomery County (FEMA plan 109183)	2024-05-02	2029-05-01	944
Conroe city	City	Approved, expires 2029-05-01	Montgomery County (FEMA plan 109183)	2024-05-02	2029-05-01	944
Cut and Shoot city	City	Approved, expires 2029-05-01	Montgomery County (FEMA plan 109183)	2024-05-02	2029-05-01	944
Houston city	City	Approved, expires 2028-11-15	Houston (FEMA plan 108932)	2023-11-16	2028-11-15	777
Magnolia city	City	Approved, expires 2029-05-01	Montgomery County (FEMA plan 109183)	2024-05-02	2029-05-01	944
Montgomery city	City	Approved, expires 2029-05-01	Montgomery County (FEMA plan 109183)	2024-05-02	2029-05-01	944
Oak Ridge North city	City	Approved, expires 2029-05-01	Montgomery County (FEMA plan 109183)	2024-05-02	2029-05-01	944
Panorama Village city	City	Approved, expires 2029-05-01	Montgomery County (FEMA plan 109183)	2024-05-02	2029-05-01	944
Patton Village city	City	Approved, expires 2029-05-01	Montgomery County (FEMA plan 109183)	2024-05-02	2029-05-01	944
Roman Forest city	City	Approved, expires 2029-05-01	Montgomery County (FEMA plan 109183)	2024-05-02	2029-05-01	944
Shenandoah city	City	Approved, expires 2029-05-01	Montgomery County (FEMA plan 109183)	2024-05-02	2029-05-01	944
Splendora city	City	Approved, expires 2029-05-01	Montgomery County (FEMA plan 109183)	2024-05-02	2029-05-01	944
Stagecoach town	Town	Approved, expires 2029-05-01	Montgomery County (FEMA plan 109183)	2024-05-02	2029-05-01	944
The Woodlands CDP	Unincorporated	Approved, expires 2029-05-01	Montgomery County (FEMA plan 109183)	2024-05-02	2029-05-01	944
Willis city	City	Approved, expires 2029-05-01	Montgomery County (FEMA plan 109183)	2024-05-02	2029-05-01	944
Woodbranch city	City	Approved, expires 2029-05-01	Montgomery County (FEMA plan 109183)	2024-05-02	2029-05-01	944
Woodloch town	Town	Approved, expires 2029-05-01	Montgomery County (FEMA plan 109183)	2024-05-02	2029-05-01	944
San Jacinto River Authority	Flood Control District	Approved, expires 2030-04-08	Waller County (FEMA plan 110285)	2025-04-09	2030-04-08	1,286

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively High	Relatively High	\$91,998,455	\$1,739	\$2,366,820	\$94,367,013	79	
2	Tornado	Very High	Very High	\$14,044,365	\$1,035	\$47,657,124	\$61,702,528	28	
3	Cold Wave	Relatively High	Very High	\$119,095	\$16,307	\$22,618,203	\$22,753,605	1	
4	Hurricane	Relatively High	Relatively High	\$17,061,723	\$148,903	\$733,278	\$17,943,905	4	
5	Lightning	Very High	Very High	\$89,069	n/a	\$8,480,151	\$8,569,220	18	
6	Heat Wave	Relatively Moderate	Relatively Moderate	\$865	\$107	\$7,911,878	\$7,912,850	15	
7	Strong Wind	Relatively High	Relatively High	\$425,117	\$3,733	\$2,361,257	\$2,790,107	198	Includes 1 High Wind and 1 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
8	Ice Storm	Very High	Very High	\$363,192	n/a	\$1,570,780	\$1,933,972	4	
9	Hail	Relatively Moderate	Relatively Moderate	\$977,484	\$8,502	\$888,808	\$1,874,794	139	
10	Earthquake	Relatively Low	Relatively Low	\$498,216	n/a	\$215,142	\$713,358		Storm Events does not record earthquakes.
11	Drought	Relatively Moderate	Relatively Moderate	n/a	\$547,420	n/a	\$547,420	14	
12	Wildfire	Relatively Low	Relatively Low	\$341,702	\$159	\$84,353	\$426,215	0	Declared 8 times; no Storm Events record of this type.

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>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
13	Winter Weather	Relatively High	Relatively High	\$320,247	\$5	\$15,971	\$336,223	9	
14	Landslide	Very Low	Very Low	\$1,885	n/a	\$4	\$1,889	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local wildfire and landslide records (Storm Events records these hazards only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche, coastal flooding, tsunامي and volcanic activity. That is the evidence for leaving them out of the plan.

The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

Supports FEMA checklist item B1-b: hazard location

Affects the whole county (national data give no location within it): Cold Wave, Drought, Hail, Heat Wave, Ice Storm, Lightning, Strong Wind and Winter Weather.

Inland Flooding: The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (<https://msc.fema.gov>) for this county.

Hazards that vary within the county: highest-rated census tracts

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 6908 (Relatively Low, 55.3); tract 6917 (Relatively Low, 42.4); tract 6919 (Very Low, 37.5)
Hurricane	tract 6923.03 (Relatively High, 90.5); tract 6917 (Relatively Moderate, 89.6); tract 6908 (Relatively Moderate, 88.6)
Landslide	tract 6947 (Relatively Low, 86.5); tract 6917 (Very Low, 79.1); tract 6943.03 (Very Low, 78.8)
Tornado	tract 6920.08 (Very High, 99.7); tract 6926.04 (Very High, 99.5); tract 6924.02 (Very High, 99.5)
Wildfire	tract 6940.02 (Relatively Moderate, 89.3); tract 6946.01 (Relatively Moderate, 88.4); tract 6947 (Relatively Low, 87.4)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 6908 is Census Tract 6908). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	1 record, 2021 (1 zone-level)	2 days; 1 with a recorded value	2 consecutive days, 2021-02-15 to 2021-02-16, 2 direct deaths, zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	14 records, 1996 to 2023 (14 zone-level)	17 days to 123 days (median 61 days); 6 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 (zone total, 1998 dollars)	Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	168 records, 1973 to 2026	0.75 in to 4.75 in (median 1 in); 168 with a recorded value	4.75 in hail, 2004-04-10	Hail, 2000-05-02, \$10,000,000 property; crops not reported (2000 dollars)	Event records naming jurisdictions in the plan: Conroe city (17 records), Willis city (17 records), The Woodlands CDP (11 records), Shenandoah city (9 records), Cut and Shoot city (8 records), Magnolia city (7 records), Montgomery city (7 records), Oak Ridge North city (3 records), Splendora city (3 records).	
Excessive Heat, Heat	heat index (in event narratives)	15 records, 1999 to 2023 (15 zone-level)	1 day to 31 days (median 5 days); 14 with a recorded value	August 1999 (1 monthly summary record), zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	4 records, 1998 to 2008 (4 zone-level)		Strongest recorded: Hurricane record (NOAA event type 'Hurricane (Typhoon)'), 2008-09-12 to 2008-09-13, category 1, \$500,000,000 property; crops not reported (2008 dollars); NWS zone TXZ199		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	4 records, 1997 to 2021 (4 zone-level)		Ice Storm, 2007-01-16, \$4,000 property; \$0 crops (2007 dollars); NWS zone TXZ199		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	79 records, 1996 to 2026 (2 zone-level)		Flash Flood, 2017-08-27, \$7,000,000,000 property; \$10,000 crops (2017 dollars), 3 direct deaths		Event records naming jurisdictions in the plan: Shenandoah city (4 records), Willis city (4 records), Conroe city (3 records), Oak Ridge North city (3 records), Cut and Shoot city (2 records), Magnolia city (2 records), Montgomery city (2 records), Splendora city (2 records), The Woodlands CDP (2 records). Zone-level records (2) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	18 records, 2007 to 2025		Lightning, 2010-09-09, \$0 property; \$0 crops (2010 dollars), 1 direct death, 1 direct injury	Lightning, 2021-05-18, \$85,000 property; \$0 crops (2021 dollars)	Event records naming jurisdictions in the plan: Shenandoah city (5 records), The Woodlands CDP (2 records), Magnolia city (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	2 records, 2006 to 2025 (2 zone-level)	40 kt (46 mph) to 50 kt (58 mph) (median 45 kt (52 mph)); 2 with a recorded value	50 kt (58 mph) measured gust, High Wind, 2025-03-04; NWS zone TXZ199	Strong Wind, 2006-09-22, \$3,000 property; crops not reported (zone total, 2006 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	244 records, 1959 to 2026	48 kt (55 mph) to 87 kt (100 mph) (median 53 kt (61 mph)); 148 with a recorded value	87 kt (100 mph), measurement type not recorded, Thunderstorm Wind, 1983-05-20	Thunderstorm Wind, 1998-02-10, \$250,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Conroe city (26 records), Montgomery city (19 records), Willis city (18 records), The Woodlands CDP (14 records), Magnolia city (13 records), Shenandoah city (9 records), Cut and Shoot city (8 records), Oak Ridge North city (8 records), Splendora city (6 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	55 records, 1954 to 2024	F/EF0 to F/EF3 (median F/EF0); 55 with a recorded value	EF3 tornado, 2024-12-28, 10.34 mi within this county, 1,675 yd wide, \$0 property; \$0 crops (2024 dollars), 10 direct injuries	Tornado, 1986-02-05, \$2,500,000 property; crops not recorded (1986 dollars)	Event records naming jurisdictions in the plan: Conroe city (8 records), Montgomery city (4 records), Willis city (4 records), Cut and Shoot city (3 records), Oak Ridge North city (3 records), Splendora city (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	9 records, 2014 to 2026 (9 zone-level)		No damage reported in 9 records.		Countywide (zone-level records).	

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of debris flow and lightning.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

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

A monthly summary record covers most or all of a month; it does not count days at wave conditions.

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 39 declarations covering 29 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2025-03-20	2025-03-19	FM-5573-TX	Fire management	Pauline Road Fire	Wildfire	no Public Assistance recorded	new since last plan; within last 5 years	
2024-07-09	2024-07-05	DR-4798-TX	Major disaster	Hurricane Beryl	Hurricane	\$23,446,601.17	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	\$3,473,937.27	new since last plan; within last 5 years	
2021-02-19	2021-02-11	DR-4586-TX	Major disaster	Severe Winter Storms	Ice Storm	\$426,518.31		
2021-02-14	2021-02-11	EM-3554-TX	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded		same incident as DR-4586
2020-08-24	2020-08-23	EM-3540-TX	Emergency	Tropical Storms Marco and Laura	Hurricane	\$12,175.38		
2020-03-25	2020-01-20	DR-4485-TX	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$2,983,570.24		
2020-03-13	2020-01-20	EM-3458-TX	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4485

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2019-10-04	2019-09-17	DR-4466-TX	Major disaster	Tropical Storm Imelda	Inland Flooding (primary); also designated: Hurricane	PA not declared for this county		
2017-08-25	2017-08-23	DR-4332-TX	Major disaster	Hurricane Harvey	Hurricane	\$23,115,739.04		
2016-06-11	2016-05-22	DR-4272-TX	Major disaster	Severe Storms and Flooding	Inland Flooding	\$4,861,814.12		
2016-04-25	2016-04-17	DR-4269-TX	Major disaster	Severe Storms and Flooding	Inland Flooding	\$2,151,354.54		
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		
2011-09-09	2011-08-30	DR-4029-TX	Major disaster	Wildfires	Wildfire	PA not declared for this county		
2011-09-06	2011-09-05	FM-2964-TX	Fire management	Riley Road Fire	Wildfire	no Public Assistance recorded		same incident as DR-4029
2011-09-06	2011-09-05	FM-2962-TX	Fire management	Tamina Fire	Wildfire	no Public Assistance recorded		same incident as DR-4029
2008-09-13	2008-09-07	DR-1791-TX	Major disaster	Hurricane Ike	Hurricane (primary); also designated: Inland Flooding	\$31,613,141.40		
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	no Public Assistance recorded		
2008-03-14	2008-03-14	EM-3284-TX	Emergency	Wildfires	Wildfire	no Public Assistance recorded		
2006-01-11	2005-11-27	DR-1624-TX	Major disaster	Extreme Wildfire Threat	Wildfire	\$10,586.95		
2005-09-24	2005-09-23	DR-1606-TX	Major disaster	Hurricane Rita	Hurricane	\$1,519,689.04		
2005-09-21	2005-09-20	EM-3261-TX	Emergency	Hurricane Rita	Hurricane	\$153,627.32		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	\$1,851,447.58		
2003-02-01	2003-02-01	EM-3171-TX	Emergency	Loss of the Space Shuttle Columbia	Non-natural, not counted	no Public Assistance recorded		
2002-11-05	2002-10-24	DR-1439-TX	Major disaster	Severe Storms, Tornadoes and Flooding	Inland Flooding; Tornado	PA not declared for this county		
2001-06-09	2001-06-05	DR-1379-TX	Major disaster	Tx-Tropical Storm Allison-06-06-2001	Hurricane	\$830,275.90		
2000-09-05	2000-09-04	FM-2331-TX	Fire management	Tx - Peach Creek Fire - 09/04/00	Wildfire	no Public Assistance recorded		
1999-09-01	1999-08-01	EM-3142-TX	Emergency	Extreme Fire Hazards	Wildfire	no Public Assistance recorded		
1998-10-21	1998-10-17	DR-1257-TX	Major disaster	Tx-Flooding 10/18/98	Inland Flooding (primary); also designated: Tornado	\$511,467.14		
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		
1996-02-23	1996-02-23	EM-3117-TX	Emergency	Extreme Fire Hazard	Wildfire	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1994-10-18	1994-10-14	DR-1041-TX	Major disaster	Severe Thunderstorms and Flooding	Inland Flooding	no Public Assistance recorded		
1993-09-10	1993-08-30	EM-3113-TX	Emergency	Extreme Fire Hazard	Drought (primary); also designated: Wildfire	no Public Assistance recorded		
1989-05-19	1989-05-04	DR-828-TX	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1983-08-19	1983-08-18	DR-689-TX	Major disaster	Hurricane Alicia	Hurricane	no Public Assistance recorded		
1979-09-25	1979-09-25	DR-603-TX	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1979-04-26	1979-04-26	DR-580-TX	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1973-07-11	1973-07-11	DR-398-TX	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		

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

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1998-06-23	1998-06-04	EM-3127-TX	Emergency	Fire	Wildfire
1963-09-24	1963-09-24	DR-159-TX	Major disaster	Hurricane Cindy	Hurricane (primary); also designated: Inland Flooding
1961-09-16	1961-09-16	DR-118-TX	Major disaster	Hurricane Carla	Hurricane (primary); also designated: Inland Flooding
1960-07-15	1960-07-15	DR-103-TX	Major disaster	Heavy Rains, Hail, Floods & Tornadoes	Hail; Inland Flooding; Tornado
1959-07-08	1959-07-08	DR-93-TX	Major disaster	Floods	Inland Flooding
1958-06-06	1958-06-06	DR-85-TX	Major disaster	Tornadoes, Rain, Hail & Floods	Tornado (primary); also designated: Hail, Inland Flooding
1957-04-29	1957-04-29	DR-72-TX	Major disaster	Hurricane, Rain, Wind, Hail & Floods	Hurricane (primary); also designated: Hail, Inland Flooding
1954-07-01	1954-07-01	DR-18-TX	Major disaster	Flood	Inland Flooding
1953-06-19	1953-06-19	DR-9-TX	Major disaster	Flood	Inland Flooding
1953-05-15	1953-05-15	DR-2-TX	Major disaster	Tornado & Heavy Rainfall	Tornado

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

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

Public Assistance not placed in any Texas county: 1 row, \$902,084.65; listed on the Texas state page.

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	1	0	0	0	0	0	1996 to 2026-06-30	
Drought	14	0	2	5	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	168	6	3	11	0	0	1955 to 2026-06-30	
Heat Wave	15	0	7	7	0	0	1996 to 2026-06-30	
Hurricane	4	0	0	0	9	1	1996 to 2026-06-30	
Ice Storm	4	0	0	0	1	0	1996 to 2026-06-30	
Inland Flooding	79	4	5	10	13	1	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	18	3	1	4	0	0	1996 to 2026-06-30	
Strong Wind	246	15	15	39	2	1	1955 to 2026-06-30	Includes 1 High Wind and 1 Strong Wind records.
Tornado	55	1	0	4	6	1	1950 to 2026-06-30	
Wildfire	0	0	0	0	8	1	1996 to 2026-06-30	No Storm Events records of this type; 8 federal declared incidents (see declarations table)
Winter Weather	9	2	0	3	0	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2025-03-04	High Wind	50 kt (58 mph) measured gust	\$0 property; \$0 crops (zone total, 2025 dollars)	0, 0	NWS zone TXZ199 (MONTGOMERY), zone-level	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2024-12-28	Tornado	EF3, 10.34 mi within this county, 1,675 yd wide	\$0 property; \$0 crops (2024 dollars)	0, 10	OAK RIDGE NORTH	new since last plan; within last 5 years	B1-c worst recorded: Tornado
2023-05-23	Thunderstorm Wind	50 kt (58 mph) estimated gust	\$0 property; \$0 crops (2023 dollars)	2, 7	BEACH	in the 12 months before plan approval; within last 5 years	deaths or injuries recorded
2021-02-15	Extreme Cold/Wind Chill		\$238,000 property; crops not reported (zone total, 2021 dollars)	2, 0	NWS zone TXZ199 (MONTGOMERY), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2017-08-27	Flash Flood		\$7,000,000,000 property; \$10,000 crops (2017 dollars)	3, 0	BOY to MOSTYN		deaths or injuries recorded
2010-09-09	Lightning		\$0 property; \$0 crops (2010 dollars)	1, 1	PORTER		B1-c worst recorded: Lightning
2008-09-12	Hurricane (NOAA event type 'Hurricane (Typhoon)')	category 1	\$500,000,000 property; crops not reported (zone total, 2008 dollars)	0, 0	NWS zone TXZ199 (MONTGOMERY), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2007-01-16	Ice Storm		\$4,000 property; \$0 crops (zone total, 2007 dollars)	0, 0	NWS zone TXZ199 (MONTGOMERY), zone-level		B1-c worst recorded: Ice Storm
2005-09-22	Heat		damage not reported	13, 0	NWS zone TXZ199 (MONTGOMERY), zone-level		deaths or injuries recorded
2004-04-10	Hail	4.75 in	\$75,000 property; crops not reported (2004 dollars)	0, 0	MAGNOLIA		B1-c worst recorded: Hail
1999-08-01	Heat		damage not reported	0, 0	NWS zone TXZ199 (MONTGOMERY), zone-level		B1-c worst recorded: Excessive Heat, Heat
1983-05-20	Thunderstorm Wind	87 kt (100 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind

The full list is in the Excel file, sheet "B1-d Storm Events history" (613 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

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

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	0.632	event-days per year	about 0.632 days per year	Possible	Storm Events event- days in 1 of 30 years, 1996 to 2025 (3.33%)	12	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	17.1	event-days per year	about 17.1 days per year	Likely	Storm Events event- days in 5 of 30 years, 1996 to 2025 (16.7%)	721	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000547	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0547%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.57	events per year	about 2.57 per year	Highly likely	FEMA annualized frequency (modeled)	97.8 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	11.9	event-days per year	about 11.9 days per year	Likely	Storm Events event- days in 5 of 30 years, 1996 to 2025 (16.7%)	198	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.143	events per year	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	53	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.895	event-days per year	about 0.895 days per year	Likely	Storm Events event- days in 4 of 30 years, 1996 to 2025 (13.3%)	61	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.68	event-days per year	about 1.68 days per year	Likely	Storm Events event- days in 23 of 30 years, 1996 to 2025 (76.7%)	47	1996 to 2023 (28 years)	see B1-f	
Landslide	0.144	events per year (modeled)	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	69.9	days per year with a strike	about 69.9 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	1.61	events per year	about 1.61 per year	Highly likely	FEMA annualized frequency (modeled)	62	1986 to 2023 (38 years)	countywide	
Tornado	0.889	events per year	about 0.89 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.00109	annual probability at a location	chance a given location in the county burns in a year: 0.109%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	1.47	event-days per year	about 1.47 days per year	Likely	Storm Events event-days in 5 of 30 years, 1996 to 2025 (16.7%)	28	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	70	30	2.33
Hail	2.00 in+	1996 to 2025	10	30	0.333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	135	30	4.5
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	5	30	0.167
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	54	30	1.8
Tornado	EF0-1	1996 to 2025	25	30	0.833
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

The bands show how often events of each severity were recorded in this county, to profile how severe events have been (FEMA's probability item asks for the range of intensities).

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

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

Supports FEMA checklist item B1-f: hazards that vary across jurisdictions

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	133 of 133	43.1	77.9	94.2	Relatively High 67, Relatively Moderate 65, Relatively Low 1
Drought	2 of 133	96.9	97.8	98.7	Relatively High 1, Relatively Moderate 1, No Rating 131
Earthquake	133 of 133	5.5	15.7	55.3	Relatively Low 2, Very Low 131
Hail	133 of 133	39.4	61.1	76.9	Relatively Moderate 15, Relatively Low 118
Heat Wave	133 of 133	18.5	61.6	87.5	Relatively High 4, Relatively Moderate 86, Relatively Low 43
Hurricane	133 of 133	59.6	79.4	90.5	Relatively High 1, Relatively Moderate 75, Relatively Low 57
Ice Storm	133 of 133	40.8	77.3	90.6	Relatively High 3, Relatively Moderate 94, Relatively Low 36
Inland Flooding	133 of 133	1.3	51.3	96.3	Very High 1, Relatively High 23, Relatively Moderate 45, Relatively Low 49, Very Low 15
Landslide	133 of 133	20.8	59.1	86.5	Relatively Low 1, Very Low 132
Lightning	133 of 133	57.0	93.9	99.5	Very High 45, Relatively High 75, Relatively Moderate 13
Strong Wind	133 of 133	23.6	54.0	79.0	Relatively Moderate 65, Relatively Low 68

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	133 of 133	60.1	91.7	99.7	Very High 62, Relatively High 59, Relatively Moderate 12
Wildfire	127 of 133	20.1	69.9	89.3	Relatively Moderate 2, Relatively Low 65, Very Low 60, No Rating 6
Winter Weather	133 of 133	24.3	47.3	78.3	Relatively Moderate 60, Relatively Low 73

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

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

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, drought, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are (crop and livestock value where a line above names agriculture).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Montgomery County	County	Approved, expires 2029-05-01	FMA RL 584, SRL 560; any 1,690	\$57,217,752.53	0 total; 0 since its plan	Includes \$3,477,650.03 for declarations not counted as hazard incidents (DR-4485-TX, EM-3216-TX).
Conroe city	City	Approved, expires 2029-05-01	FMA RL 20, SRL 30; any 105	\$10,713,496.81	54 total; 1 since its plan	Includes \$35,088.15 for declarations not counted as hazard incidents (DR-4485-TX).
Cut and Shoot city	City	Approved, expires 2029-05-01	FMA RL 2, SRL 0; any 3	\$10,840	21 total; 1 since its plan	
Houston city	City	Approved, expires 2028-11-15	FMA RL 3,923, SRL 2,948; any 11,098	no Public Assistance recorded	0 total; 0 since its plan	Whole community, including the part in Comal County, Fort Bend County, Galveston County, Harris County, Smith County and Trinity County, plus 8 properties with no county in FEMA's file; in-county portion (county table): FMA RL 1, FMA SRL 0, NFIP RL 8, NFIP SRL 0, any category 8.
Magnolia city	City	Approved, expires 2029-05-01	FMA RL 0, SRL 0; any 0	\$648,621.39	23 total; 0 since its plan	
Montgomery city	City	Approved, expires 2029-05-01	FMA RL 0, SRL 0; any 0	\$1,617,959.17	32 total; 4 since its plan	
Oak Ridge North city	City	Approved, expires 2029-05-01	FMA RL 1, SRL 10; any 37	\$227,318.39	17 total; 2 since its plan	
Panorama Village city	City	Approved, expires 2029-05-01	FMA RL 2, SRL 0; any 7	\$2,083,653.38	0 total; 0 since its plan	
Patton Village city	City	Approved, expires 2029-05-01	FMA RL 6, SRL 6; any 17	\$3,005,510.54	0 total; 0 since its plan	
Roman Forest city	City	Approved, expires 2029-05-01	FMA RL 3, SRL 4; any 18	\$2,377,925.03	0 total; 0 since its plan	Includes \$3,800.32 for declarations not counted as hazard incidents (DR-4485-TX).

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Shenandoah city	City	Approved, expires 2029-05-01	FMA RL 0, SRL 2; any 15	\$664,069.09	27 total; 3 since its plan	
Splendora city	City	Approved, expires 2029-05-01	FMA RL 0, SRL 2; any 9	\$258,857.28	12 total; 2 since its plan	
Stagecoach town	Town	Approved, expires 2029-05-01	FMA RL 2, SRL 2; any 6	\$252,007.03	0 total; 0 since its plan	
The Woodlands CDP	Unincorporated	Approved, expires 2029-05-01		no Public Assistance recorded	29 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Willis city	City	Approved, expires 2029-05-01	FMA RL 0, SRL 0; any 1	\$194,224.27	43 total; 0 since its plan	
Woodbranch city	City	Approved, expires 2029-05-01	FMA RL 24, SRL 24; any 60	no Public Assistance recorded	0 total; 0 since its plan	
Woodloch town	Town	Approved, expires 2029-05-01	FMA RL 7, SRL 1; any 17	\$120,053.54	0 total; 0 since its plan	

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

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

County Public Assistance in B1-d also includes applicants filed under the county that are not jurisdictions in this plan (for example state agencies, special districts and nonprofits), so the jurisdiction rows add up to less.

Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts

Local data needed

The table below gives county-level starting figures; the plan describes impacts for each jurisdiction and its own assets.

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets
- Texas A&M Forest Service TxWRAP for wildfire risk; Texas State Hazard Mitigation Plan hazard list for B1-a exclusions.

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

Sources: 1, 2, 3, 5, 6, 7

Hazard	Building exposure <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>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2024-05-02 <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
Cold Wave	\$107,575,632,216	\$33,168,663	620,016	\$119,095	\$16,307	\$22,618,203	0.000111%				
Drought	n/a	\$8,143,377	n/a	n/a	\$547,420	n/a	6.72% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$183,685,647,181	n/a	620,443	\$498,216	n/a	\$215,142	0.000271%				
Hail	\$107,575,642,372	\$33,168,663	620,016	\$977,484	\$8,502	\$888,808	0.000909%	\$0			
Heat Wave	\$107,575,632,216	\$33,168,663	620,016	\$865	\$107	\$7,911,878	under 0.0001%				
Hurricane	\$107,573,929,753	\$33,168,663	619,997	\$17,061,723	\$148,903	\$733,278	0.0159%			\$23,446,601.17	
Ice Storm	\$107,552,579,452	n/a	619,847	\$363,192	n/a	\$1,570,780	0.000338%				

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>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2024-05-02 <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
Inland Flooding	\$107,367,165,583	\$7,543,870	25,256	\$91,998,455	\$1,739	\$2,366,820	n/a (see note)	\$0		\$3,473,937.27	NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$240,060,117	n/a	1,141	\$1,885	n/a	\$4	0.000785%				
Lightning	\$107,575,642,372	n/a	620,016	\$89,069	n/a	\$8,480,151	under 0.0001%	\$20,000			
Strong Wind	\$107,575,642,372	\$33,168,663	620,016	\$425,117	\$3,733	\$2,361,257	0.000395%	\$52,000	\$0	\$3,473,937.27	
Tornado	\$107,575,642,372	\$33,168,663	620,016	\$14,044,365	\$1,035	\$47,657,124	0.0131%	\$0		\$3,473,937.27	
Wildfire	\$6,159,505,554	\$16,819,016	80,643	\$341,702	\$159	\$84,353	0.00555%			no Public Assistance recorded (1 declaration)	
Winter Weather	\$107,575,632,216	\$33,168,663	620,016	\$320,247	\$5	\$15,971	0.000298%		\$0		

Totals since 2024-05-02 (Storm Events through 2026-06-30): 28 county-coded records, 26 with a damage value recorded (including \$0), \$72,000; 3 zone-level records, 2 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: \$26,920,538.44 on 3 counted declarations, 2 of them with Public Assistance.

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

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

County context

Source: 5

Measure	Value
Population	620,016
Building value (total, not at risk)	\$107,575,642,372
Agriculture value (total, not at risk)	\$33,168,663
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$126,969,326
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)	\$94,903,771
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively Low
NRI version	December 2025

FEMA's all-hazard expected annual loss adds buildings, agriculture and population equivalence; this table gives the property part and the population-equivalence part as separate rows.

Social vulnerability: higher means people are more likely to be harmed and slower to recover. Community resilience: lower means the community is less able to recover. High social vulnerability and low resilience both raise the NRI risk rating.

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	652	Severe repetitive loss, FMA definition (44 CFR 77.2)	641
Repetitive loss, NFIP insurance definition	1,855	Severe repetitive loss, NFIP insurance definition	509

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

Repeat-flood properties: county and state-level rows

Sources: 1, 4

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	652	641	1,855	509	1,995	102	738
of which: Houston city	1	0	8	0	8	0	2
of which: Montgomery County (unincorporated area)	584	560	1,570	444	1,690	85	626
of which: Conroe city	20	30	97	23	105	7	37
of which: Patton Village city	6	6	15	4	17	2	6

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>
of which: Splendora city	0	2	9	2	9	0	2
of which: Woodbranch city	24	24	56	21	60	4	22
of which: Willis city	0	0	1	0	1	0	1
of which: Woodloch town	7	1	15	1	17	0	9
of which: Shenandoah city	0	2	15	2	15	0	1
of which: Panorama Village city	2	0	7	0	7	0	1
of which: Cut and Shoot city	2	0	3	0	3	0	0
of which: Stagecoach city	2	2	5	1	6	1	3
of which: Chateau Woods city (community ID not in plan data)	0	0	2	0	2	0	0
of which: Roman Forest city	3	4	18	4	18	0	4
of which: Oak Ridge North city	1	10	34	7	37	3	24
Statewide, no county in FEMA's file	3	8	12	7	13	1	9

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

Repeat-flood properties by jurisdiction in the plan (NFIP community)

Sources: 1, 4

Jurisdiction	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
Montgomery County	480483	584	560	1,570	444	1,690	85	626	
Conroe city	480484	20	30	97	23	105	7	37	
Cut and Shoot city	481279	2	0	3	0	3	0	0	
Houston city	480296	3,923	2,948	9,489	2,199	11,098	499	5,362	Whole community, including the part in Comal County, Fort Bend County, Galveston County, Harris County, Smith County and Trinity County, plus 8 properties with no county in FEMA's file; in-county portion (county table): FMA RL 1, FMA SRL 0, NFIP RL 8, NFIP SRL 0, any category 8.
Magnolia city	481261	0	0	0	0	0	0	0	
Montgomery city	481483	0	0	0	0	0	0	0	
Oak Ridge North city	481560	1	10	34	7	37	3	24	
Panorama Village city	481263	2	0	7	0	7	0	1	
Patton Village city	480486	6	6	15	4	17	2	6	
Roman Forest city	481538	3	4	18	4	18	0	4	

Jurisdiction	NFIP community ID	RL, FMA properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties	Note
Shenandoah city	481256	0	2	15	2	15	0	1	
Splendora city	480488	0	2	9	2	9	0	2	
Stagecoach town	481296	2	2	5	1	6	1	3	
Willis city	480942	0	0	1	0	1	0	1	
Woodbranch city	480694	24	24	56	21	60	4	22	
Woodloch town	481168	7	1	15	1	17	0	9	

Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties
single-family residential	617	618	1,759	490	1,896	99	677
2 to 4 unit residential	24	3	33	3	33	0	28
other residential	5	6	14	5	15	1	10
non-residential	6	14	49	11	51	2	23
not reported	0	0	0	0	0	0	0

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

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

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

In this county 90 properties are FMA repetitive loss but not NFIP repetitive loss, and 1,293 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Tables cite these sources by number. The full list, for the plan's bibliography (FEMA review item A4-a):

- 1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
- 2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (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 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_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 (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each item is met.

The plan adds what only the community has: local data on assets, critical facilities, development and each jurisdiction's impacts; local hazard history, including state-declared emergencies; the mitigation strategy; and adoption.

How the federal data are built: National Risk Index values are FEMA's model, not counts of events. Storm Events is more complete from 1996; zone-level records are placed by forecast zone, not by location in the county. Public Assistance for a jurisdiction is matched by applicant name. The Methods page gives every rule and the known edge cases.

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).

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Montgomery County, TX: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 48339). Automated baseline. <https://hazardplain.org/tx/48339/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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