

Taylor County, TX

Risk-assessment baseline packet

Unit **County area 48441** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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

OPENFEMA DISCLAIMER

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Plan clock

Status	Expired on 2025-01-20	Plan	West Central Texas Council of Governments Planning Area 1 (FEMA plan 105258)
Approved	2020-01-21	Expires	2025-01-20
As of	2026-09-28	Days	616 days since expiry
Update underway	FEMA tracker shows a plan in review		

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

What changed since your last plan (approved 2020-01-21)

New federal declarations	EM-3458-TX (non-natural, not counted), DR-4485-TX (non-natural, not counted), EM-3554-TX, DR-4586-TX, FM-5440-TX (5 declaration rows; 2 counted incidents)	Storm Events records since approval	208 (data through 2026-06-30)
Repetitive loss now	FMA RL 4, SRL 7 (44 CFR 77.2); any definition: 68	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
Taylor County	County	Expired on 2025-01-20	West Central Texas Council of Governments Planning Area 1 (FEMA plan 105258)	2020-01-21	2025-01-20	-616	FEMA tracker shows a plan in review	member approved 2020-08-25

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Abilene city	City	Expired on 2025-01-20	West Central Texas Council of Governments Planning Area 1 (FEMA plan 105258)	2020-01-21	2025-01-20	-616	FEMA tracker shows a plan in review	member approved 2020-08-25
Buffalo Gap town	Town	Expired on 2025-01-20	West Central Texas Council of Governments Planning Area 1 (FEMA plan 105258)	2020-01-21	2025-01-20	-616	FEMA tracker shows a plan in review	member approved 2020-08-25
Lawn town	Town	Expired on 2025-01-20	West Central Texas Council of Governments Planning Area 1 (FEMA plan 105258)	2020-01-21	2025-01-20	-616	FEMA tracker shows a plan in review	member approved 2020-08-25
Merkel town	Town	Expired on 2025-01-20	West Central Texas Council of Governments Planning Area 1 (FEMA plan 105258)	2020-01-21	2025-01-20	-616	FEMA tracker shows a plan in review	
Trent town	Town	Expired on 2025-01-20	West Central Texas Council of Governments Planning Area 1 (FEMA plan 105258)	2020-01-21	2025-01-20	-616	FEMA tracker shows a plan in review	member approved 2020-08-25
Tuscola city	City	Expired on 2025-01-20	West Central Texas Council of Governments Planning Area 1 (FEMA plan 105258)	2020-01-21	2025-01-20	-616	FEMA tracker shows a plan in review	member approved 2020-08-25
Tye city	City	Expired on 2025-01-20	West Central Texas Council of Governments Planning Area 1 (FEMA plan 105258)	2020-01-21	2025-01-20	-616	FEMA tracker shows a plan in review	member approved 2020-08-25
Clyde Consolidated Independent School District	School/School District	Approved, expires 2031-09-22	Callahan County (FEMA plan 111557)	2026-09-23	2031-09-22	1,820		
Jim Ned Consolidated Independent School District	School/School District	No approved plan on record	none	none	none		FEMA tracker shows a plan in review	
Winters Independent School District	School/School District	Approved, expires 2031-01-22	Runnels County (FEMA plan 110875)	2026-01-23	2031-01-22	1,577		
West Central Texas Council of Governments	Regional Planning Agency	Expired on 2025-01-20	West Central Texas Council of Governments Planning Area 1 (FEMA plan 105258)	2020-01-21	2025-01-20	-616	FEMA tracker shows a plan in review	member approved 2020-06-10

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 <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$19,426,814	\$177,501	\$3,296,725	\$22,901,040	95		
2	Hail	Very High	Very High	\$18,077,448	\$47,329	\$914,964	\$19,039,741	402		
3	Tornado	Relatively Moderate	Relatively Moderate	\$1,065,888	\$1,442	\$1,986,271	\$3,053,601	22		
4	Heat Wave	Relatively Moderate	Relatively Moderate	\$269	\$348	\$2,425,940	\$2,426,557	4		
5	Wildfire	Relatively Moderate	Relatively Moderate	\$1,264,441	\$448	\$131,759	\$1,396,647	10		
6	Cold Wave	Relatively Low	Relatively Moderate	\$337,338	\$33,278	\$877,632	\$1,248,248	10		Includes 2 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
7	Lightning	Relatively High	Relatively High	\$43,827		\$1,045,808	\$1,089,635	4		
8	Strong Wind	Relatively Moderate	Relatively Moderate	\$608,609	\$5,412	\$258,872	\$872,894	258		Includes 7 High Wind records and 2 Strong Wind records, event types the NRI definition of this hazard leaves out.
9	Drought	Relatively Moderate	Relatively Moderate		\$637,888		\$637,888	69		
10	Winter Weather	Relatively High	Relatively High	\$14,130	\$257	\$619,807	\$634,194	55		

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	Earthquake	Very Low	Very Low	\$104,634		\$40,218	\$144,851			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
12	Ice Storm	Relatively Low	Relatively Moderate	\$29,846		\$106,032	\$135,878	6		
13	Hurricane	Very Low	Very Low	\$64,816	\$3,147	\$2,183	\$70,146	1		Includes 1 Tropical Depression record, event types the NRI definition of this hazard leaves out.
14	Landslide	Very Low	Very Low	\$110		\$22	\$132	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Coastal Flooding	Not Applicable	Not Applicable					0	NRI rates coastal flooding Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES

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

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

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

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 41
Coastal Flooding	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 41
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	41 of 41
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	24 of 41
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	41 of 41
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	41 of 41
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	41 of 41
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	41 of 41
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	41 of 41
Inland Flooding	The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (https://msc.fema.gov) for this county.	41 of 41
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	39 of 41
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	41 of 41
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	41 of 41
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	41 of 41
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 41
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 41
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	41 of 41
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	41 of 41

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

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	0					Flood depth: see the FEMA Flood Insurance Rate Map.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	8, 2007 to 2026 (8 zone-level)	1 day to 3 days (median 2 days); 5 with a recorded value	3 consecutive days, 2021-02-14 to 2021-02-16, zone-level	Cold/Wind Chill, 2021-02-15, \$7,800,000 property; \$0 crops, reported for the zone (2021 dollars)	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	2, 2009 to 2014 (2 zone-level)		No crop damage reported in 2 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	69, 1998 to 2024 (69 zone-level)	28 days to 546 days (median 60 days); 20 with a recorded value	546 days (18 months), 2022-01-01 to 2023-06-30, a run of 18 consecutive Storm Events drought records, zone-level	Drought, 1998-08-01, property not reported; \$30,000,000 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)	562, 1955 to 2026	0.75 in to 4.5 in (median 1 in); 562 with a recorded value	4.5 in hail, 2014-06-12; same size also recorded on 2011-04-24, 2014-06-12	Hail, 2014-06-12, \$400,000,000 property; \$0 crops (2014 dollars)	Event records naming member places: Abilene city (138 records), Merkel town (28 records), Tuscola city (28 records), Buffalo Gap town (26 records), Tye city (26 records), Trent town (18 records), Lawn town (17 records).	
Excessive Heat, Heat	heat index (narratives)	4, 2022 to 2024 (4 zone-level)	1 day to 31 days (median 9.5 days); 4 with a recorded value	31 days, 2022-07-01 to 2022-07-31, 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	1, 2007 to 2007 (1 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Depression record, 2007-08-16 to 2007-08-18, \$0 property; \$0 crops, reported for the zone (2007 dollars); NWS zone TXZ127 (TAYLOR), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.

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)	6, 1996 to 2020 (6 zone- level)		Ice Storm, 2007-01-12, \$300,000 property; \$0 crops, reported for the zone (2007 dollars); NWS zone TXZ127 (TAYLOR), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	95, 1996 to 2026		Flash Flood, 2002-07-06, \$15,000,000 property; crops not reported (2002 dollars)		Event records naming member places: Abilene city (39 records), Buffalo Gap town (7 records), Tuscola city (4 records), Merkel town (3 records), Trent town (2 records), Tye city (1 record).	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)	4, 2004 to 2015		Lightning, 2013-05-15, \$250,000 property; \$0 crops (2013 dollars)		Event records naming member places: Abilene city (3 records).	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)	9, 2004 to 2024 (9 zone- level)	39 kt (45 mph) to 58 kt (67 mph) (median 50 kt (58 mph)); 9 with a recorded value	58 kt (67 mph) estimated gust, High Wind, 2005-06-03; NWS zone TXZ127 (TAYLOR), zone- level: may include parts of neighboring counties	Strong Wind, 2009-04-09, \$10,000 property; \$0 crops, reported for the zone (2009 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	361, 1955 to 2025	49 kt (56 mph) to 83 kt (96 mph) (median 55 kt (63 mph)); 291 with a recorded value	83 kt (96 mph) estimated gust, Thunderstorm Wind, 2023-09-05	Thunderstorm Wind, 1998-07-12, \$3,300,000 property; crops not reported (1998 dollars)	Event records naming member places: Abilene city (97 records), Tye city (16 records), Merkel town (10 records), Tuscola city (9 records), Buffalo Gap town (8 records), Lawn town (6 records), Trent town (6 records).	Speeds under 20 kt (likely entry errors) are left out of the observed range.

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)	65, 1951 to 2026	F/EF0 to F/EF3 (median F/EF0); 63 with a recorded value	F3 tornado, 1982-03-14, 2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 173 yd wide, \$2,500,000 property; crops not recorded (1982 dollars), 5 direct injuries	Tornado, 2019-05-18, \$10,000,000 property; \$0 crops (2019 dollars)	Event records naming member places: Tye city (5 records), Abilene city (4 records), Buffalo Gap town (3 records), Tuscola city (3 records), Trent town (2 records), Lawn town (1 record), Merkel town (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	10, 2006 to 2022 (10 zone-level)		Wildfire, 2009-03-05, \$150,000 property; \$0 crops, reported for the zone (2009 dollars); NWS zone TXZ127 (TAYLOR), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	55, 1996 to 2026 (55 zone-level)		Winter Storm, 2003-02-24, \$200,000 property; crops not reported, reported for the zone (2003 dollars), 5 direct injuries (reported for the zone); NWS zone TXZ127 (TAYLOR), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

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/>

Supports B1-d: previous occurrences

Declaration rows

22

Counted incidents

15

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2022-05-18	2022-05-18	FM-5440-TX	Fire management	MESQUITE HEAT FIRE	Wildfire	none found	new since last plan; within last 5 years	
2021-02-19	2021-02-11	DR-4586-TX	Major disaster	SEVERE WINTER STORMS	Ice Storm	\$498,883.46	new since last plan	
2021-02-14	2021-02-11	EM-3554-TX	Emergency	SEVERE WINTER STORM	Ice Storm	none found	new since last plan	same incident as DR-4586
2020-03-25	2020-01-20	DR-4485-TX	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$13,168,915.13	new since last plan	
2020-03-13	2020-01-20	EM-3458-TX	Emergency	COVID-19	Non-natural, not counted	none found	new since last plan	same incident as DR-4485
2009-03-05	2009-03-05	FM-2798-TX	Fire management	TUSCOLA FIRE	Wildfire	none found		
2009-02-27	2009-02-27	FM-2795-TX	Fire management	RHODES RANCH FIRE	Wildfire	none found		
2008-03-14	2008-03-14	EM-3284-TX	Emergency	WILDFIRES	Wildfire	none found		
2007-10-02	2007-08-14	DR-1730-TX	Major disaster	TROPICAL STORM ERIN	Hurricane	PA not declared for this county		
2007-06-29	2007-06-16	DR-1709-TX	Major disaster	SEVERE STORMS, TORNADOES, AND FLOODING	Inland Flooding; Tornado	\$108,499.85		
2006-01-11	2005-11-27	DR-1624-TX	Major disaster	EXTREME WILDFIRE THREAT	Wildfire	\$27,621.24		
2005-09-24	2005-09-23	DR-1606-TX	Major disaster	HURRICANE RITA	Hurricane: evacuation support (county designated for sheltering evacuees, no Individual Assistance), not a local hazard event; not counted	none found		
2005-09-21	2005-09-20	EM-3261-TX	Emergency	HURRICANE RITA	Hurricane: evacuation support (county designated for sheltering evacuees, no Individual Assistance), not a local hazard event; not counted	none found		same incident as DR-1606
2005-09-02	2005-08-29	EM-3216-TX	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	\$175,820.91		
2002-07-04	2002-06-29	DR-1425-TX	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$860,334.85		
1999-09-01	1999-08-01	EM-3142-TX	Emergency	EXTREME FIRE HAZARDS	Wildfire	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1998-08-26	1998-08-22	DR-1239-TX	Major disaster	TROPICAL STORM CHARLEY	Hurricane; Inland Flooding: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted	PA not declared for this county		
1996-02-23	1996-02-23	EM-3117-TX	Emergency	EXTREME FIRE HAZARD	Wildfire	none found		
1993-09-10	1993-08-30	EM-3113-TX	Emergency	EXTREME FIRE HAZARD	Drought (primary); also designated: Wildfire	none found		
1990-05-02	1990-04-15	DR-863-TX	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	PA not declared for this county		
1989-05-19	1989-05-04	DR-828-TX	Major disaster	SEVERE STORMS, TORNADOES & FLOODING	Inland Flooding; Tornado	none found		
1981-10-23	1981-10-23	DR-648-TX	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	PA not declared for this county		

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars. Dollars are nominal (as reported), labeled with the year; not adjusted for inflation.

SOURCES

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

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

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

Statewide declarations

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

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

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

SOURCE

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

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

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

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

SOURCE

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

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	10	6	0	2	0	0	1996 to 2026-06-30	Includes 2 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
Drought	69	21	4	20	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	562	91	5	71	0	0	1955 to 2026-06-30	
Heat Wave	4	4	0	4	0	0	1996 to 2026-06-30	
Hurricane	1	0	0	0	1	0	1996 to 2026-06-30	Includes 1 Tropical Depression record, event types the NRI definition of this hazard leaves out.
Ice Storm	6	1	0	0	1	1	1996 to 2026-06-30	
Inland Flooding	95	18	8	15	5	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	4	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	370	54	9	50	0	0	1955 to 2026-06-30	Includes 7 High Wind records and 2 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	65	3	2	1	3	0	1950 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	10	1	0	1	8	1	1996 to 2026-06-30	
Winter Weather	55	9	2	3	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
2023-09-05	Thunderstorm Wind	83 kt (96 mph) estimated gust	\$0 property; \$0 crops (2023 dollars)	0, 0	TYE	new since last plan; within last 5 years	B1-c worst recorded: Thunderstorm Wind
2022-07-01	Heat		\$0 property; \$0 crops, reported for the zone (2022 dollars)	0, 0	NWS zone TXZ127 (TAYLOR), zone-level: may include parts of neighboring counties	new since last plan; within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2021-02-14	Extreme Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2021 dollars)	0, 0	NWS zone TXZ127 (TAYLOR), zone-level: may include parts of neighboring counties	new since last plan	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2014-06-12	Hail	4.5 in	\$400,000,000 property; \$0 crops (2014 dollars)	0, 12	HAMBY		deaths or injuries recorded
2014-06-12	Hail	4.5 in	\$4,000,000 property; \$0 crops (2014 dollars)	0, 0	ABILENE ELMDALE ARPT		B1-c worst recorded: Hail
2013-05-15	Lightning		\$250,000 property; \$0 crops (2013 dollars)	0, 0	ABILENE		B1-c worst recorded: Lightning
2009-03-05	Wildfire		\$150,000 property; \$0 crops, reported for the zone (2009 dollars)	0, 0	NWS zone TXZ127 (TAYLOR), zone-level: may include parts of neighboring counties		B1-c worst recorded: Wildfire
2007-08-18	Flash Flood		\$30,000 property; \$0 crops (2007 dollars)	1, 0	GUION		deaths or injuries recorded
2005-06-03	High Wind	58 kt (67 mph) estimated gust	damage not reported	0, 0	NWS zone TXZ127 (TAYLOR), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2002-07-06	Flash Flood		\$15,000,000 property; crops not reported (2002 dollars)	0, 0	COUNTYWIDE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1985-04-28	Tornado	F2, 2.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 300 yd wide	\$250,000 property; crops not recorded (1985 dollars)	1, 0	location not recorded		deaths or injuries recorded
1982-03-14	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), 173 yd wide	\$2,500,000 property; crops not recorded (1982 dollars)	0, 5	location not recorded		B1-c worst recorded: Tornado

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,251 rows).

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

SOURCES

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

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

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	1.05	event-days per year	about 1.05 days per year	Likely	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	20	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 1.05 cold wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 4 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	41.2	event-days per year	about 41.2 days per year	Likely	event-days in 15 of 30 years, 1996 to 2025 (50%)	1,582	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000357	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.0357%			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	5.65	events per year	about 5.65 per year	Highly likely	FEMA annualized frequency (modeled)	214.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	10	event-days per year	about 10 days per year	Likely	event-days in 3 of 30 years, 1996 to 2025 (10%)	144	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 10 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 3 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	0.0077	events per year	about 1 in 130 years	Unlikely	FEMA annualized frequency (modeled)	0	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	0.517	event-days per year	about 0.517 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	35	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.25	event-days per year	about 2.25 days per year	Likely	event-days in 24 of 30 years, 1996 to 2025 (80%)	63	1996 to 2023 (28 years)	see B1-f	
Landslide	0.151	events per year (modeled)	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Lightning	47.3	days per year with a strike	about 47.3 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	2.11	events per year	about 2.11 per year	Highly likely	FEMA annualized frequency (modeled)	81	1986 to 2023 (38 years)	countywide	
Tornado	0.673	events per year	about 0.67 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.00314	annual probability at a location	chance a given location in the county burns in a year: 0.314%	Likely	Storm Events records in 7 of 30 years, 1996 to 2025 (23.3%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county.
Winter Weather	5.84	event-days per year	about 5.84 days per year	Likely	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	111	2005-11-12 to 2024-11-12 (19 years)	countywide	

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

SOURCES

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

Descriptor scale used in this packet (defined per unit)

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

SOURCES

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

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

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	245	30	8.17
Hail	2.00 in+	1996 to 2025	52	30	1.73
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	187	30	6.23
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	36	30	1.2
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	26	30	0.867
Tornado	EF0-1	1996 to 2025	18	30	0.6
Tornado	EF2-3	1996 to 2025	3	30	0.1
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

SOURCE

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

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

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	0 of 41				Not Applicable 41	
Coastal Flooding	0 of 41				Not Applicable 41	
Cold Wave	41 of 41	16.2	35.6	60.1	Relatively Moderate 6, Relatively Low 34, 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.
Drought	24 of 41	67.8	77.6	98.3	Relatively High 1, Relatively Moderate 3, Relatively Low 7, Very Low 13, No Rating 17	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	41 of 41	1.6	13.5	25.3	Very Low 41	
Hail	41 of 41	69.1	98.8	99.8	Very High 28, Relatively High 11, Relatively Moderate 1, Relatively Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	41 of 41	1.5	60.4	87.2	Relatively High 2, Relatively Moderate 26, Relatively Low 10, Very Low 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	41 of 41	18.5	37.9	45.7	Very Low 41	
Ice Storm	41 of 41	0.8	36.8	64.3	Relatively Low 25, Very Low 16	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	41 of 41	0.4	34.2	93.9	Relatively High 4, Relatively Moderate 15, Relatively Low 13, Very Low 9	
Landslide	39 of 41	8.9	12.1	79.0	Very Low 39, No Rating 2	
Lightning	41 of 41	0.4	73.4	95.5	Relatively High 14, Relatively Moderate 23, Relatively Low 1, Very Low 3	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	41 of 41	8.0	52.8	78.8	Relatively Moderate 19, Relatively Low 20, Very 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.
Tornado	41 of 41	3.3	51.1	72.0	Relatively Moderate 14, Relatively Low 24, Very Low 3	
Tsunami	0 of 41				Not Applicable 41	
Volcanic Activity	0 of 41				Not Applicable 41	
Wildfire	41 of 41	24.7	74.5	97.2	Relatively High 2, Relatively Moderate 5, Relatively Low 16, Very Low 18	

Hazard	Tracts	Risk score min	Median	Max	Tracts by rating	Note
	rated of all	NRI score, 0 to 100				
Winter Weather	41 of 41	12.6	87.5	97.4	Very High 3, Relatively High 30, Relatively Moderate 5, Relatively Low 2, 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
Taylor County	County	Expired on 2025-01-20	FMA RL 0, SRL 1; any 6	\$611,888.03	0; 0	
Abilene city	City	Expired on 2025-01-20	FMA RL 6, SRL 6; any 68	\$1,295,939.14	281; 31	Whole community, including the part in Galveston County and Jones County; in-county portion (county table): FMA RL 4, FMA SRL 6, NFIP RL 60, NFIP SRL 6, any category 61. Includes \$751,874.67 for declarations not counted as hazard incidents (DR-4485-TX, EM-3216-TX).
Buffalo Gap town	Town	Expired on 2025-01-20	FMA RL 0, SRL 0; any 0	\$4,376.08	44; 8	
Lawn town	Town	Expired on 2025-01-20	FMA RL 0, SRL 0; any 0	\$26,137.42	24; 4	
Merkel town	Town	Expired on 2025-01-20	FMA RL 0, SRL 0; any 0	none found	42; 8	
Trent town	Town	Expired on 2025-01-20	FMA RL 0, SRL 0; any 0	none found	28; 2	
Tuscola city	City	Expired on 2025-01-20	FMA RL 0, SRL 0; any 1	\$140,417.06	44; 8	
Tye city	City	Expired on 2025-01-20	FMA RL 0, SRL 0; any 0	none found	48; 11	

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 2020-01-21 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche											Not Applicable in NRI for this county
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$29,007,455,587	\$40,618,544	143,142	\$337,338	\$33,278	\$877,632	0.00116%		\$7,800,000		
Drought		\$8,496,530			\$637,888		7.51% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$52,222,866,856		143,208	\$104,634		\$40,218	0.0002%				
Hail	\$29,007,455,587	\$40,618,544	143,142	\$18,077,448	\$47,329	\$914,964	0.0623%	\$0			
Heat Wave	\$29,007,455,587	\$40,618,544	143,142	\$269	\$348	\$2,425,940	under 0.0001%		\$0		
Hurricane	\$29,007,455,587	\$40,618,544	143,142	\$64,816	\$3,147	\$2,183	0.000223%				
Ice Storm	\$29,004,793,836		143,119	\$29,846		\$106,032	0.000103%		\$0	\$498,883.46	
Inland Flooding	\$29,001,016,618	\$5,289,816	26,272	\$19,426,814	\$177,501	\$3,296,725	n/a (see note)	\$0			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	\$77,036,281		306	\$110		\$22	0.000143%				
Lightning	\$29,007,455,587		143,142	\$43,827		\$1,045,808	0.000151%				

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 2020-01-21 <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
Strong Wind	\$29,007,455,587	\$40,618,544	143,142	\$608,609	\$5,412	\$258,872	0.0021%	\$0	\$0		
Tornado	\$29,007,455,587	\$40,618,544	143,142	\$1,065,888	\$1,442	\$1,986,271	0.00367%	\$60,000			
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$5,797,043,635	\$17,184,954	37,244	\$1,264,441	\$448	\$131,759	0.0218%		\$0	none found (1 declaration)	
Winter Weather	\$29,007,455,587	\$40,618,544	143,142	\$14,130	\$257	\$619,807	under 0.0001%		\$0		

Totals since 2020-01-21 (Storm Events through 2026-06-30): 165 county-coded records, 165 with a damage value recorded (including \$0), \$60,000; 43 zone-level records, 43 with a damage value recorded (including \$0), \$7,800,000 reported for the zone; Public Assistance on counted declarations \$498,883.46 (3 declarations, 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	143,142
Building value (total, not at risk)	\$29,007,455,587
Agriculture value (total, not at risk)	\$40,618,544
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$41,945,221

Measure	Value
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)	\$11,706,233
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively High
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)	4	Severe repetitive loss, FMA definition (44 CFR 77.2)	7
Repetitive loss, NFIP insurance definition	67	Severe repetitive loss, NFIP insurance definition	6

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	4	7	67	6	68	0	22
TAYLOR COUNTY*	0	1	6	0	6	0	3
TUSCOLA, CITY OF	0	0	1	0	1	0	0
ABILENE, CITY OF	4	6	60	6	61	0	19
State level, not in this county: county not reported	3	8	12	7	13	1	9

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

Repeat-flood properties by plan member (NFIP community)

Member	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Taylor County	481014	0	1	6	0	6	0	3	

Member	NFIP community ID	RL, FMA properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties	Note
Abilene city	485450	6	6	67	6	68	0	20	Whole community, including the part in Galveston County and Jones County; in-county portion (county table): FMA RL 4, FMA SRL 6, NFIP RL 60, NFIP SRL 6, any category 61.
Buffalo Gap town	481138	0	0	0	0	0	0	0	
Lawn town	481015	0	0	0	0	0	0	0	
Merkel town	481016	0	0	0	0	0	0	0	
Trent town	481130	0	0	0	0	0	0	0	
Tuscola city	481017	0	0	1	0	1	0	0	
Tye city	481018	0	0	0	0	0	0	0	

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

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

SOURCES

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

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

County repeat-flood properties by occupancy group

Occupancy group	RL, FMA properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties
single-family residential	4	6	65	5	66	0	22
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	1	0	1	0	0
non-residential	0	1	1	1	1	0	0
not reported	0	0	0	0	0	0	0

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

SOURCES

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

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

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites; OpenFEMA's 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 1 property is FMA repetitive loss but not NFIP repetitive loss, and 64 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_Gaz_cousubs_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_Gaz_unsd_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_Gaz_scscd_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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Cite this: Hazard Plain (2026). Taylor County, TX: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 48441). Preview: automated baseline. Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_TX_48441. Preview: automated baseline.