

Bell County, TX

Risk-assessment baseline packet

County FIPS: 48027 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 2030-05-05. Plan: Bell County (FEMA plan 110129), approved 2025-05-06.
Since the plan was approved on 2025-05-06: no new federal declaration.
NOAA Storm Events records since that date: 35 records (data through 2026-06-30).
Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$37,922,781 a year), Tornado (\$32,362,257) and Cold Wave (\$12,491,266).
Repetitive-loss flood properties now: FMA RL 5, SRL 4 (44 CFR 77.2); any definition: 61.
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; 48027 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 2030-05-05	Plan:	Bell County (FEMA plan 110129)
Approved:	2025-05-06	Days to expiry:	1,313
What changed since your last plan (approved 2025-05-06)			
New federal declarations:	none	Storm Events records since approval:	35 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 5, SRL 4 (44 CFR 77.2); any definition: 61	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: 16 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

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Notes
Bell County	County	Approved, expires 2030-05-05	Bell County (FEMA plan 110129)	2025-05-06	2030-05-05	1,313	
Bartlett city	City	Approved, expires 2030-05-05	Bell County (FEMA plan 110129)	2025-05-06	2030-05-05	1,313	this jurisdiction approved 2025-07-02
Belton city	City	Approved, expires 2030-05-05	Bell County (FEMA plan 110129)	2025-05-06	2030-05-05	1,313	this jurisdiction approved 2025-07-02
Harker Heights city	City	Approved, expires 2030-05-05	Bell County (FEMA plan 110129)	2025-05-06	2030-05-05	1,313	this jurisdiction approved 2025-07-02
Holland town	Town	Approved, expires 2030-05-05	Bell County (FEMA plan 110129)	2025-05-06	2030-05-05	1,313	this jurisdiction approved 2025-07-02
Killeen city	City	Approved, expires 2030-05-05	Bell County (FEMA plan 110129)	2025-05-06	2030-05-05	1,313	this jurisdiction approved 2025-07-02
Little River-Academy city	City	Approved, expires 2030-05-05	Bell County (FEMA plan 110129)	2025-05-06	2030-05-05	1,313	this jurisdiction approved 2025-07-02
Morgan's Point Resort city	City	Approved, expires 2030-05-05	Bell County (FEMA plan 110129)	2025-05-06	2030-05-05	1,313	this jurisdiction approved 2025-07-02
Nolanville city	City	Approved, expires 2030-05-05	Bell County (FEMA plan 110129)	2025-05-06	2030-05-05	1,313	this jurisdiction approved 2025-07-02
Rogers town	Town	Approved, expires 2030-05-05	Bell County (FEMA plan 110129)	2025-05-06	2030-05-05	1,313	this jurisdiction approved 2025-07-02
Salado village	Village	Approved, expires 2030-05-05	Bell County (FEMA plan 110129)	2025-05-06	2030-05-05	1,313	this jurisdiction approved 2025-07-02
Temple city	City	Approved, expires 2030-05-05	Bell County (FEMA plan 110129)	2025-05-06	2030-05-05	1,313	this jurisdiction approved 2025-07-02
Troy city	City	Approved, expires 2030-05-05	Bell County (FEMA plan 110129)	2025-05-06	2030-05-05	1,313	this jurisdiction approved 2025-07-02
Copperas Cove Independent School District	School/School District	Approved, expires 2029-06-30	Coryell County (FEMA plan 109030)	2024-07-01	2029-06-30	1,004	
Gatesville Independent School District	School/School District	Approved, expires 2029-06-30	Coryell County (FEMA plan 109030)	2024-07-01	2029-06-30	1,004	
Central Texas Council of Governments	Regional Planning Agency	Approved, expires 2030-05-05	Bell County (FEMA plan 110129)	2025-05-06	2030-05-05	1,313	this jurisdiction approved 2025-07-02

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 Moderate	Relatively Moderate	\$31,579,512	\$611,200	\$5,732,069	\$37,922,781	193	
2	Tornado	Relatively High	Relatively High	\$8,859,272	\$2,597	\$23,500,386	\$32,362,257	30	
3	Cold Wave	Relatively High	Relatively High	\$1,188,315	\$40,636	\$11,262,315	\$12,491,266	9	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
4	Hail	Relatively High	Relatively High	\$8,945,567	\$51,310	\$367,922	\$9,364,799	301	
5	Heat Wave	Relatively Moderate	Relatively Moderate	\$646	\$415	\$5,993,584	\$5,994,645	55	
6	Lightning	Very High	Very High	\$48,470	n/a	\$2,730,516	\$2,778,986	13	
7	Hurricane	Relatively Low	Relatively Moderate	\$1,592,576	\$88,255	\$101,359	\$1,782,189	0	Declared 1 time; no Storm Events record of this type.
8	Wildfire	Relatively Moderate	Relatively Moderate	\$1,242,671	\$244	\$170,411	\$1,413,326	9	
9	Strong Wind	Relatively Moderate	Relatively Moderate	\$572,451	\$5,821	\$689,755	\$1,268,027	207	Includes 1 High Wind and 8 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
10	Winter Weather	Relatively High	Relatively High	\$185,659	\$567	\$642,689	\$828,915	28	
11	Drought	Relatively Low	Relatively Low	n/a	\$338,590	n/a	\$338,590	113	

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
12	Ice Storm	Relatively Moderate	Relatively Moderate	\$50,663	n/a	\$270,476	\$321,139	7	
13	Earthquake	Very Low	Very Low	\$109,351	n/a	\$38,703	\$148,054		Storm Events does not record earthquakes.
14	Landslide	Very Low	Very Low	\$743	n/a	\$31	\$774	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 landslide records (Storm Events records this hazard only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche, coastal flooding, tsunami 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 204.01 (Very Low, 29.1); tract 232.02 (Very Low, 24.6); tract 210 (Very Low, 22.1)
Hurricane	tract 204.01 (Relatively Low, 76.6); tract 234.02 (Relatively Low, 74.8); tract 201.02 (Relatively Low, 73.3)
Landslide	tract 218.02 (Relatively Low, 85.5); tract 233.01 (Relatively Low, 85.0); tract 234.04 (Relatively Low, 82.7)
Tornado	tract 204.01 (Very High, 98.4); tract 203.01 (Very High, 98.3); tract 217.02 (Very High, 97.3)
Wildfire	tract 233.01 (Relatively High, 96.4); tract 202.04 (Relatively Moderate, 94.6); tract 234.04 (Relatively Moderate, 94.0)

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 204.01 is Census Tract 204.01). 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	8 records, 2019 to 2026 (8 zone-level)	1 day to 5 days (median 3.5 days); 6 with a recorded value	5 consecutive days, 2026-01-24 to 2026-01-28, zone-level	Extreme Cold/Wind Chill, 2021-02-14, \$50,000,000 property; crops not reported, reported for the zone (2021 dollars)	Countywide (zone-level records).	Wind chill: in event narratives only (local data needed).
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	1 record, 2010 (1 zone-level)		No crop damage reported in 1 record.		Countywide (zone-level records).	Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	113 records, 1996 to 2026 (113 zone-level)	4 days to 365 days (median 64 days); 31 with a recorded value	365 days (about 12.0 months), 2011-03-21 to 2012-03-19, a run of 13 consecutive Storm Events drought records, zone-level	Drought, 2006-11-01, \$0 property; \$800,000 crops, reported for the zone (2006 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)	395 records, 1956 to 2026	0.75 in to 5.68 in (median 1 in); 395 with a recorded value	5.68 in hail, 2022-04-12	Hail, 1996-04-19, \$200,000,000 property; crops not reported (1996 dollars)	Event records naming jurisdictions in the plan: Belton city (51 records), Temple city (39 records), Killeen city (33 records), Salado village (26 records), Nolanville city (12 records), Troy city (12 records), Rogers town (10 records), Holland town (9 records), Little River-Academy city (6 records), Bartlett city (3 records).	
Excessive Heat, Heat	heat index (in event narratives)	55 records, 1998 to 2026 (55 zone-level)	1 day to 85 days (median 4.5 days); 34 with a recorded value	July 2000 to September 2000 (3 monthly summary records), zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed).
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Ice Storm	Sperry-Piltz ice scale (local data)	7 records, 1997 to 2023 (7 zone-level)		Ice Storm, 2007-01-14, \$30,000 property; \$0 crops (2007 dollars); NWS zone TXZ158		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	193 records, 1996 to 2026 (3 zone-level)		Flash Flood, 2010-09-07, \$3,000,000 property; \$0 crops (2010 dollars), 1 direct death		Event records naming jurisdictions in the plan: Temple city (31 records), Killeen city (28 records), Belton city (20 records), Troy city (17 records), Nolanville city (13 records), Holland town (11 records), Salado village (9 records), Rogers town (3 records), Little River-Academy city (2 records), Bartlett city (1 record). Zone-level records (3) 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					Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	13 records, 1998 to 2025		Lightning, 2009-07-31, \$400,000 property; \$0 crops (2009 dollars)		Event records naming jurisdictions in the plan: Belton city (3 records), Temple city (3 records).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	9 records, 2006 to 2013 (9 zone-level)	28 kt (32 mph) to 50 kt (58 mph) (median 41 kt (47 mph)); 9 with a recorded value	50 kt (58 mph) estimated sustained, High Wind, 2006-04-18; NWS zone TXZ158	Strong Wind, 2013-02-25, \$75,000 property; \$0 crops, reported for the zone (2013 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	302 records, 1957 to 2025	40 kt (46 mph) to 89 kt (102 mph) (median 54 kt (62 mph)); 200 with a recorded value	89 kt (102 mph) measured, Thunderstorm Wind, 2002-03-19	Thunderstorm Wind, 1995-06-27, \$1,500,000 property; crops not recorded (1995 dollars)	Event records naming jurisdictions in the plan: Temple city (36 records), Belton city (24 records), Killeen city (24 records), Salado village (12 records), Rogers town (8 records), Troy city (8 records), Nolanville city (7 records), Bartlett city (6 records), Holland town (5 records), Harker Heights city (1 record); and 1 more jurisdiction (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	72 records, 1955 to 2024	F/EF0 to F/EF3 (median F/EF1); 70 with a recorded value	EF3 tornado, 2022-04-12, 13.01 mi within this county, 770 yd wide, property not reported; \$0 crops (2022 dollars), 23 direct injuries	Tornado, 2024-05-22, \$5,000,000 property; \$0 crops (2024 dollars)	Event records naming jurisdictions in the plan: Belton city (6 records), Killeen city (4 records), Holland town (2 records), Temple city (2 records), Troy city (2 records), Bartlett city (1 record), Salado village (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)	9 records, 2007 to 2025 (9 zone-level)		Wildfire, 2025-03-02, \$1,500,000 property; \$0 crops (2025 dollars); NWS zone TXZ158		Countywide (zone-level records).	Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	28 records, 1996 to 2026 (28 zone-level)		Heavy Snow, 2010-02-23, \$250,000 property; \$0 crops (2010 dollars); NWS zone TXZ158		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records whose zone 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: 23 declarations covering 12 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
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	\$7,607,046.74	in the 12 months before plan approval; within last 5 years	
2021-02-19	2021-02-11	DR-4586-TX	Major disaster	Severe Winter Storms	Ice Storm	\$1,024,061.03		
2021-02-14	2021-02-11	EM-3554-TX	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded		same incident as DR-4586
2020-03-25	2020-01-20	DR-4485-TX	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$1,368,892.01		
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
2008-09-10	2008-09-07	EM-3294-TX	Emergency	Hurricane Ike	Hurricane	no Public Assistance recorded		
2008-06-03	2008-06-03	FM-2767-TX	Fire management	Rein Street Fire	Wildfire	no Public Assistance recorded		same incident as EM-3284
2008-03-14	2008-03-14	EM-3284-TX	Emergency	Wildfires	Wildfire	no Public Assistance recorded		
2007-06-29	2007-06-16	DR-1709-TX	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	PA not declared for this county		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						<i>federal share obligated, nominal dollars</i>			
2006-01-11	2005-11-27	DR-1624-TX	Major disaster	Extreme Wildfire Threat	Wildfire	\$22,802.87			
2006-01-05	2006-01-05	FM-2610-TX	Fire management	Rosewood Fire	Wildfire	no Public Assistance recorded			same incident as DR-1624
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	\$79,825.94			
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	no Public Assistance recorded			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	\$7,310,028.59			
2003-02-01	2003-02-01	EM-3171-TX	Emergency	Loss of the Space Shuttle Columbia	Non-natural, not counted	no Public Assistance recorded			
1999-09-01	1999-08-01	EM-3142-TX	Emergency	Extreme Fire Hazards	Wildfire	no Public Assistance recorded			
1999-08-21	1999-08-21	FM-2270-TX	Fire management	Reese Creek Fire	Wildfire	no Public Assistance recorded			same incident as EM-3142
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			
1993-09-10	1993-08-30	EM-3113-TX	Emergency	Extreme Fire Hazard	Drought (primary); also designated: Wildfire	no Public Assistance recorded			
1991-12-26	1991-12-20	DR-930-TX	Major disaster	Severe Thunderstorms	Inland Flooding	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			
1974-11-30	1974-11-30	DR-454-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 filed under this county for declarations that do not list it: 1 row, \$690,013.39

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4705-TX	2023-04-21	Severe Winter Storm	Bartlett Electric Cooperative, Inc	\$690,013.39

FEMA's Public Assistance summaries file these applicants under this county, but FEMA's declaration rows for these disasters do not designate it (an electric cooperative or district serving several counties, for example). Not in any declaration row above and not counted.

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	9	2	4	6	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	113	2	6	29	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.

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
Hail	395	1	21	79	0	0	1955 to 2026-06-30	
Heat Wave	55	3	9	32	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Ice Storm	7	0	0	1	1	0	1996 to 2026-06-30	
Inland Flooding	193	13	22	51	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	13	1	0	1	0	0	1996 to 2026-06-30	
Strong Wind	311	12	7	36	1	0	1955 to 2026-06-30	Includes 1 High Wind and 8 Strong Wind records.
Tornado	72	0	3	8	3	0	1950 to 2026-06-30	
Wildfire	9	0	1	1	5	0	1996 to 2026-06-30	
Winter Weather	28	1	0	1	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
2026-01-24	Extreme Cold/ Wind Chill		\$0 property; \$0 crops, reported for the zone (2026 dollars)	0, 0	NWS zone TXZ158 (BELL), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2025-03-02	Wildfire		\$1,500,000 property; \$0 crops, reported for the zone (2025 dollars)	0, 0	NWS zone TXZ158 (BELL), zone-level	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Wildfire
2022-04-12	Tornado	EF3, 13.01 mi within this county, 770 yd wide	property not reported; \$0 crops (2022 dollars)	0, 23	YOUNGSPORT to UNION GROVE	within last 5 years	B1-c worst recorded: Tornado
2022-04-12	Hail	5.68 in	\$500,000 property; \$0 crops (2022 dollars)	0, 0	SALADO	within last 5 years	B1-c worst recorded: Hail
2010-09-07	Flash Flood		\$3,000,000 property; \$0 crops (2010 dollars)	1, 0	(GRK)GRAY AAF FT HOO to STAMPEDE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2009-07-31	Lightning		\$400,000 property; \$0 crops (2009 dollars)	0, 0	UNION GROVE		B1-c worst recorded: Lightning
2007-05-24	Flash Flood		\$110,000 property; \$0 crops (2007 dollars)	4, 0	KILLEEN		deaths or injuries recorded
2006-04-18	High Wind	50 kt (58 mph) estimated sustained	\$10,000 property; crops not reported, reported for the zone (2006 dollars)	0, 0	NWS zone TXZ158 (BELL), zone-level		B1-c worst recorded: High Wind and Strong Wind
2002-03-19	Thunderstorm Wind	89 kt (102 mph) measured	damage not reported	0, 0	HOOD AFB		B1-c worst recorded: Thunderstorm Wind
2000-07-01	Heat		damage not reported	0, 0	NWS zone TXZ158 (BELL), zone-level		B1-c worst recorded: Excessive Heat, Heat
1997-12-20	Flash Flood		damage not reported	2, 1	KILLEEN		deaths or injuries recorded
1976-05-26	Tornado	F3, 2 mi path length (whole path, pre-1996), 100 yd wide	\$2,500,000 property; crops not recorded (1976 dollars)	2, 7	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,205 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	0.526	event-days per year	about 0.526 days per year	Likely (from Storm Events: 3 of 30 years)	event-days in 3 of 30 years, 1996 to 2025 (10%)	10	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	50.8	event-days per year	about 50.8 days per year	Likely (from Storm Events: 22 of 30 years)	event-days in 22 of 30 years, 1996 to 2025 (73.3%)	2,261	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000497	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0497%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	4.16	events per year	about 4.16 per year	Highly likely	FEMA annualized frequency (modeled)	158.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	15.4	event-days per year	about 15.4 days per year	Likely (from Storm Events: 13 of 30 years)	event-days in 13 of 30 years, 1996 to 2025 (43.3%)	256	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0412	events per year	about 1 in 24 years	Possible	FEMA annualized frequency (modeled)	14	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	0.817	event-days per year	about 0.817 days per year	Likely (from Storm Events: 6 of 30 years)	event-days in 6 of 30 years, 1996 to 2025 (20%)	55	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	3.07	event-days per year	about 3.07 days per year	Highly likely (from Storm Events: 27 of 30 years)	event-days in 27 of 30 years, 1996 to 2025 (90%)	86	1996 to 2023 (28 years)	see B1-f	
Landslide	0.184	events per year (modeled)	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	49.1	days per year with a strike	about 49.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.76	events per year	about 1.76 per year	Highly likely	FEMA annualized frequency (modeled)	68	1986 to 2023 (38 years)	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
Tornado	0.622	events per year	about 0.62 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0013	annual probability at a location	chance a given location in the county burns in a year: 0.13%	Likely (from Storm Events: 6 of 30 years)	Storm Events records in 6 of 30 years, 1996 to 2025 (20%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI.
Winter Weather	3.21	event-days per year	about 3.21 days per year	Likely (from Storm Events: 18 of 30 years)	event-days in 18 of 30 years, 1996 to 2025 (60%)	61	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	180	30	6
Hail	2.00 in+	1996 to 2025	28	30	0.933
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	139	30	4.63
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	18	30	0.6
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	41	30	1.37
Tornado	EF0-1	1996 to 2025	24	30	0.8
Tornado	EF2-3	1996 to 2025	5	30	0.167
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

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	87 of 87	15.6	75.3	88.3	Relatively High 36, Relatively Moderate 47, Relatively Low 2, Very Low 2
Drought	33 of 87	67.7	80.7	95.5	Relatively Moderate 3, Relatively Low 15, Very Low 15, No Rating 54
Earthquake	86 of 87	0.2	7.7	29.1	Very Low 86, No Rating 1
Hail	87 of 87	1.0	91.2	98.5	Very High 1, Relatively High 63, Relatively Moderate 21, Very Low 2
Heat Wave	87 of 87	1.4	69.1	85.6	Relatively High 2, Relatively Moderate 72, Relatively Low 10, Very Low 3
Hurricane	87 of 87	12.5	56.1	76.6	Relatively Low 75, Very Low 12
Ice Storm	86 of 87	0.1	42.6	61.3	Relatively Low 72, Very Low 14, No Rating 1
Inland Flooding	86 of 87	0.2	28.5	85.8	Relatively High 5, Relatively Moderate 17, Relatively Low 43, Very Low 21, No Rating 1
Landslide	86 of 87	9.4	29.8	85.5	Relatively Low 3, Very Low 83, No Rating 1
Lightning	86 of 87	0.1	82.0	95.0	Relatively High 59, Relatively Moderate 24, Relatively Low 1, Very Low 2, No Rating 1
Strong Wind	87 of 87	0.2	45.1	70.3	Relatively Moderate 16, Relatively Low 67, Very Low 4

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	87 of 87	0.2	89.6	98.4	Very High 22, Relatively High 58, Relatively Moderate 4, Relatively Low 1, Very Low 2
Wildfire	85 of 87	19.3	75.7	96.4	Relatively High 1, Relatively Moderate 20, Relatively Low 32, Very Low 32, No Rating 2
Winter Weather	87 of 87	10.6	80.3	90.9	Relatively High 55, Relatively Moderate 29, Relatively Low 1, Very Low 2

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
Bell County	County	Approved, expires 2030-05-05	FMA RL 2, SRL 1; any 19	\$8,977,416.13	0 total; 0 since its plan	Includes \$7,921,788.36 for declarations not counted as hazard incidents (DR-4485-TX, EM-3216-TX).
Bartlett city	City	Approved, expires 2030-05-05	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	11 total; 0 since its plan	
Belton city	City	Approved, expires 2030-05-05	FMA RL 0, SRL 1; any 3	\$404,379.34	104 total; 2 since its plan	Includes \$3,335.60 for declarations not counted as hazard incidents (EM-3216-TX).
Harker Heights city	City	Approved, expires 2030-05-05	FMA RL 1, SRL 1; any 9	\$234,906.80	1 total; 0 since its plan	Includes \$41,971.58 for declarations not counted as hazard incidents (DR-1606-TX, EM-3216-TX).
Holland town	Town	Approved, expires 2030-05-05	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	27 total; 2 since its plan	
Killeen city	City	Approved, expires 2030-05-05	FMA RL 1, SRL 0; any 14	\$970,841.61	89 total; 0 since its plan	Includes \$665,208.07 for declarations not counted as hazard incidents (DR-4485-TX, EM-3216-TX).
Little River-Academy city	City	Approved, expires 2030-05-05	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	9 total; 0 since its plan	
Morgan's Point Resort city	City	Approved, expires 2030-05-05	FMA RL 0, SRL 0; any 1	\$519,055.44	0 total; 0 since its plan	
Nolanville city	City	Approved, expires 2030-05-05	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	32 total; 1 since its plan	
Rogers town	Town	Approved, expires 2030-05-05	FMA RL 0, SRL 0; any 0	\$197,438.34	21 total; 2 since its plan	
Salado village	Village	Approved, expires 2030-05-05	FMA RL 1, SRL 1; any 5	no Public Assistance recorded	48 total; 2 since its plan	

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
Temple city	City	Approved, expires 2030-05-05	FMA RL 0, SRL 0; any 9	\$5,078,922.13	111 total; 2 since its plan	Includes \$126,442.93 for declarations not counted as hazard incidents (DR-1606-TX, DR-4485-TX, EM-3216-TX).
Troy city	City	Approved, expires 2030-05-05	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	39 total; 3 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 2025-05-06 <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	\$62,242,034,130	\$99,199,727	369,846	\$1,188,315	\$40,636	\$11,262,315	0.00191%		\$0		
Drought	n/a	\$34,074,201	n/a	n/a	\$338,590	n/a	0.994% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$108,279,250,969	n/a	370,647	\$109,351	n/a	\$38,703	0.000101%				
Hail	\$62,242,034,130	\$99,199,727	369,846	\$8,945,567	\$51,310	\$367,922	0.0144%	\$0			
Heat Wave	\$62,242,034,130	\$99,199,727	369,846	\$646	\$415	\$5,993,584	under 0.0001%		\$0		
Hurricane	\$62,210,393,570	\$99,108,417	369,615	\$1,592,576	\$88,255	\$101,359	0.00256%				

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 2025-05-06 <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
Ice Storm	\$62,241,206,059	n/a	369,836	\$50,663	n/a	\$270,476	under 0.0001%				
Inland Flooding	\$62,217,492,998	\$15,019,151	7,102	\$31,579,512	\$611,200	\$5,732,069	n/a (see note)	\$27,000			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$426,317,467	n/a	2,088	\$743	n/a	\$31	0.000174%				
Lightning	\$62,242,034,130	n/a	369,846	\$48,470	n/a	\$2,730,516	under 0.0001%	\$200,000			
Strong Wind	\$62,242,034,130	\$99,199,727	369,846	\$572,451	\$5,821	\$689,755	0.00092%	\$43,000			
Tornado	\$62,242,034,130	\$99,199,727	369,846	\$8,859,272	\$2,597	\$23,500,386	0.0142%				
Wildfire	\$10,205,597,564	\$27,935,140	83,686	\$1,242,671	\$244	\$170,411	0.0122%				
Winter Weather	\$62,242,034,130	\$99,199,727	369,846	\$185,659	\$567	\$642,689	0.000298%		\$0		

Totals since 2025-05-06 (Storm Events through 2026-06-30): 27 county-coded records, 27 with a damage value recorded (including \$0), \$270,000; 8 zone-level records, 8 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

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	369,846
Building value (total, not at risk)	\$62,242,034,130
Agriculture value (total, not at risk)	\$99,199,727
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$55,515,531
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)	\$51,500,215
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively High
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)	5	Severe repetitive loss, FMA definition (44 CFR 77.2)	4
Repetitive loss, NFIP insurance definition	60	Severe repetitive loss, NFIP insurance definition	4

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	5	4	60	4	61	0	11
of which: Belton city	0	1	3	1	3	0	1
of which: Harker Heights city	1	1	8	1	9	0	2
of which: Killeen city	1	0	14	0	14	0	1
of which: Salado village	1	1	5	1	5	0	2
of which: Temple city	0	0	9	0	9	0	2
of which: Bell County (unincorporated area)	2	1	19	1	19	0	3
of which: Troy city	0	0	1	0	1	0	0
of which: Morgan's Point Resort city	0	0	1	0	1	0	0
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>
Bell County	480706	2	1	19	1	19	0	3
Bartlett city	480707	0	0	0	0	0	0	0
Belton city	480028	0	1	3	1	3	0	1
Harker Heights city	480029	1	1	8	1	9	0	2
Holland town	480030	0	0	0	0	0	0	0
Killeen city	480031	1	0	14	0	14	0	1
Little River-Academy city	481579	0	0	0	0	0	0	0
Morgan's Point Resort city	481525	0	0	1	0	1	0	0
Nolanville city	480032	0	0	0	0	0	0	0
Rogers town	480708	0	0	0	0	0	0	0
Salado village	480033	1	1	5	1	5	0	2
Temple city	480034	0	0	9	0	9	0	2
Troy city	480709	0	0	1	0	1	0	0

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 <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	4	4	48	4	49	0	10
2 to 4 unit residential	0	0	2	0	2	0	0
other residential	0	0	0	0	0	0	0
non-residential	1	0	10	0	10	0	1
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 1 property is FMA repetitive loss but not NFIP repetitive loss, and 56 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, organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B. Each section heading names the item its tables support; the plan and FEMA's review decide whether the 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). Bell County, TX: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 48027). Automated baseline. <https://hazardplain.org/tx/48027/> 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

Hazard Plain release 2026-10. As of 2026-09-30; Storm Events data through 2026-06-30. Automated baseline.