

Bexar County, TX

Risk-assessment baseline packet

County FIPS: 48029 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: Approved, expires 2029-03-27. Plan: Bexar County (FEMA plan 108952), approved 2024-03-28.

Since the plan was approved on 2024-03-28: 2 new hazard declarations (2 incidents): FM-5553-TX (Duke Fire), EM-3649-TX (Flooding).

NOAA Storm Events records since that date: 172 records (data through 2026-06-30).

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$364,763,481 a year), Tornado (\$124,133,912) and Hail (\$72,333,735).

Repetitive-loss flood properties now: FMA RL 10, SRL 15 (44 CFR 77.2); any definition: 166.

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; 48029 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.

CONTENTS

1. Summary and terms used, page 1
2. Plan clock, page 2
3. What changed since your last plan (approved 2024-03-28), page 2
4. Supports FEMA checklist item B1-a: hazard identification, page 6
5. Supports FEMA checklist item B1-b: hazard location, page 7
6. Supports FEMA checklist item B1-c: hazard extent, page 8
7. Supports FEMA checklist item B1-d: previous occurrences, page 10
8. Supports FEMA checklist item B1-e: probability of future events, page 15
9. Supports FEMA checklist item B1-f: hazards that vary across jurisdictions, page 17
10. Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts, page 21
11. Supports FEMA checklist item B2-a: vulnerability (county context), page 23
12. Supports FEMA checklist item B2-c: repetitive loss properties, page 23
13. Sources, what the plan adds, disclaimer and citation, page 25

Plan clock

Status:	Approved, expires 2029-03-27	Plan:	Bexar County (FEMA plan 108952)
Approved:	2024-03-28	Days to expiry:	909
What changed since your last plan (approved 2024-03-28)			
New federal declarations:	2 new hazard declarations (2 incidents): FM-5553-TX (Duke Fire), EM-3649-TX (Flooding)	Storm Events records since approval:	172 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 10, SRL 15 (44 CFR 77.2); any definition: 166	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: 30 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 <i>negative = days since expiry</i>	Update underway	Notes
Bexar County	County	Approved, expires 2029-03-27	Bexar County (FEMA plan 108952)	2024-03-28	2029-03-27	909		
Alamo Heights city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	Bexar County (FEMA plan 108952), pending adoption here	2024-03-28 by FEMA; not yet adopted here	2029-03-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Balcones Heights city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	Bexar County (FEMA plan 108952), pending adoption here	2024-03-28 by FEMA; not yet adopted here	2029-03-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Castle Hills city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	Bexar County (FEMA plan 108952), pending adoption here	2024-03-28 by FEMA; not yet adopted here	2029-03-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
China Grove town	Town	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	Bexar County (FEMA plan 108952), pending adoption here	2024-03-28 by FEMA; not yet adopted here	2029-03-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Converse city	City	Approved, expires 2029-03-27	Bexar County (FEMA plan 108952)	2024-03-28	2029-03-27	909		
Elmendorf city	City	Approved, expires 2029-03-27	Bexar County (FEMA plan 108952)	2024-03-28	2029-03-27	909		this jurisdiction approved 2024-10-21
Fair Oaks Ranch city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	Bexar County (FEMA plan 108952), pending adoption here	2024-03-28 by FEMA; not yet adopted here	2029-03-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Grey Forest city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	Bexar County (FEMA plan 108952), pending adoption here	2024-03-28 by FEMA; not yet adopted here	2029-03-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Helotes city	City	Approved, expires 2029-03-27	Bexar County (FEMA plan 108952)	2024-03-28	2029-03-27	909		this jurisdiction approved 2026-09-03
Hill Country Village city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	Bexar County (FEMA plan 108952), pending adoption here	2024-03-28 by FEMA; not yet adopted here	2029-03-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Hollywood Park town	Town	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	Bexar County (FEMA plan 108952), pending adoption here	2024-03-28 by FEMA; not yet adopted here	2029-03-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Kirby city	City	Approved, expires 2029-03-27	Bexar County (FEMA plan 108952)	2024-03-28	2029-03-27	909		this jurisdiction approved 2024-10-21
Leon Valley city	City	Approved, expires 2029-03-27	Bexar County (FEMA plan 108952)	2024-03-28	2029-03-27	909		this jurisdiction approved 2026-09-03
Live Oak city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	Bexar County (FEMA plan 108952), pending adoption here	2024-03-28 by FEMA; not yet adopted here	2029-03-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Lytle city	City	Expired on 2026-02-02	Atascosa and McMullen Counties (FEMA plan 104806)	2021-02-03	2026-02-02	-240		
Olmos Park city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	Bexar County (FEMA plan 108952), pending adoption here	2024-03-28 by FEMA; not yet adopted here	2029-03-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
San Antonio city	City	Approved, expires 2026-11-09	San Antonio (FEMA plan 107131)	2021-11-10	2026-11-09	40		
Sandy Oaks city	City	Approved, expires 2029-03-27	Bexar County (FEMA plan 108952)	2024-03-28	2029-03-27	909		this jurisdiction approved 2026-09-03
Shavano Park city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	Bexar County (FEMA plan 108952), pending adoption here	2024-03-28 by FEMA; not yet adopted here	2029-03-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Somerset city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	Bexar County (FEMA plan 108952), pending adoption here	2024-03-28 by FEMA; not yet adopted here	2029-03-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
St. Hedwig town	Town	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	Bexar County (FEMA plan 108952), pending adoption here	2024-03-28 by FEMA; not yet adopted here	2029-03-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Terrell Hills city	City	Approved, expires 2029-03-27	Bexar County (FEMA plan 108952)	2024-03-28	2029-03-27	909		this jurisdiction approved 2024-10-21

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Universal City city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	Bexar County (FEMA plan 108952), pending adoption here	2024-03-28 by FEMA; not yet adopted here	2029-03-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Von Ormy city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	Bexar County (FEMA plan 108952), pending adoption here	2024-03-28 by FEMA; not yet adopted here	2029-03-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Windcrest city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	Bexar County (FEMA plan 108952), pending adoption here	2024-03-28 by FEMA; not yet adopted here	2029-03-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Floresville Independent School District	School/School District	Approved, expires 2030-08-18	Wilson County (FEMA plan 110687)	2025-08-19	2030-08-18	1,418		
Canyon Regional Water Authority (CRWA)	Water/Sewer Authority	Expired on 2024-05-07	Canyon Regional Water Authority (FEMA plan 105666)	2019-05-08	2024-05-07	-876		
Green Valley Special Utility District	Electric/Power Authority	Expired on 2024-07-10	Green Valley Special Utility District (FEMA plan 105483)	2019-07-11	2024-07-10	-812		
San Antonio River Authority	Water/Sewer Authority	No approved plan on record	none	none	none		FEMA tracker shows a plan in progress	

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	Very High	Very High	\$301,986,554	\$106,758	\$62,670,168	\$364,763,481	465	
2	Tornado	Very High	Very High	\$23,651,767	\$1,274	\$100,480,873	\$124,133,912	29	
3	Hail	Very High	Very High	\$70,085,201	\$2,225,473	\$23,061	\$72,333,735	473	
4	Heat Wave	Relatively High	Relatively High	\$603	\$246	\$39,184,532	\$39,185,380	15	
5	Cold Wave	Relatively High	Relatively High	\$33,245	\$35,804	\$9,440,740	\$9,509,789	8	
6	Hurricane	Relatively Moderate	Relatively Moderate	\$2,459,802	\$77,871	\$176,549	\$2,714,222	1	
7	Lightning	Relatively High	Relatively High	\$132,441	n/a	\$1,810,357	\$1,942,798	8	
8	Wildfire	Relatively Moderate	Relatively Moderate	\$1,520,053	\$284	\$227,476	\$1,747,813	4	
9	Strong Wind	Relatively High	Relatively Moderate	\$512,602	\$9,822	\$978,571	\$1,500,996	213	Includes 2 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
10	Earthquake	Relatively Low	Relatively Low	\$319,330	n/a	\$117,451	\$436,782		Storm Events does not record earthquakes.
11	Drought	Relatively Moderate	Relatively Moderate	n/a	\$435,442	n/a	\$435,442	85	
12	Ice Storm	Relatively Moderate	Relatively Moderate	\$267,908	n/a	\$56,227	\$324,135	0	Declared 1 time; no Storm Events record of this type.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
13	Winter Weather	Relatively High	Relatively High	\$69,614	\$710	\$240,227	\$310,551	31	
14	Landslide	Relatively Low	Relatively Low	\$26,050	n/a	\$199	\$26,249	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, tsunامي and volcanic activity. That is the evidence for leaving them out of the plan.

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 1818.20 (Very Low, 38.2); tract 1101 (Very Low, 35.9); tract 1814.02 (Very Low, 29.4)
Hurricane	tract 1101 (Relatively Low, 65.2); tract 1308 (Relatively Low, 62.0); tract 1214.04 (Relatively Low, 61.4)
Landslide	tract 1821.03 (Relatively Moderate, 97.1); tract 1819.02 (Relatively Moderate, 96.9); tract 1820.02 (Relatively Moderate, 96.0)
Tornado	tract 1720.02 (Very High, 99.9); tract 1512 (Very High, 99.2); tract 1519 (Very High, 98.9)
Wildfire	tract 1419 (Relatively Moderate, 94.3); tract 1720.02 (Relatively Moderate, 94.2); tract 1821.02 (Relatively Moderate, 93.4)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 1818.20 is Census Tract 1818.20). 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, 2007 to 2026 (8 zone-level)	1 day to 4 days (median 2 days); 5 with a recorded value	4 consecutive days, 2024-01-14 to 2024-01-17, zone-level		Countywide (zone-level records).	Wind chill: in event narratives only (local data needed).
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	85 records, 1996 to 2026 (85 zone-level)	2 days to 596 days (median 117 days); 15 with a recorded value	596 days (about 19.6 months), 2024-10-08 to 2026-05-26, a run of 20 consecutive Storm Events drought records, zone-level		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)	618 records, 1957 to 2025	0.75 in to 5.5 in (median 1 in); 618 with a recorded value	5.5 in hail, 2021-05-03	Hail, 2016-04-12, \$1,360,000,000 property; \$0 crops (2016 dollars)	Event records naming jurisdictions in the plan: San Antonio city (94 records), Hollywood Park town (28 records), Helotes city (24 records), Grey Forest city (13 records), Kirby city (13 records), Converse city (9 records), Alamo Heights city (8 records), Somerset city (8 records), Elmendorf city (5 records), Olmos Park city (5 records); and 5 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	15 records, 2000 to 2025 (15 zone-level)	1 day to 24 days (median 1 day); 15 with a recorded value	August 2023 (1 monthly summary record), zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed).
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	1 record, 2017 (1 zone-level)		Strongest recorded: Tropical Storm record, 2017-08-26 to 2017-08-27, \$100,000 property; \$0 crops (2017 dollars); NWS zone TXZ205		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	0					Ice thickness: in event narratives only (local data needed).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	465 records, 1996 to 2026 (28 zone-level)		Flash Flood, 2025-06-12, \$23,000,000 property; \$0 crops (2025 dollars), 11 direct deaths		Event records naming jurisdictions in the plan: San Antonio city (45 records), Grey Forest city (24 records), Hollywood Park town (16 records), Castle Hills city (10 records), Alamo Heights city (9 records), Helotes city (9 records), Kirby city (8 records), Elmendorf city (7 records), Olmos Park city (7 records), St. Hedwig town (6 records); and 5 more jurisdictions (see the Excel file). Zone-level records (28) 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)	8 records, 1999 to 2020		Lightning, 2013-09-05, \$0 property; \$0 crops (2013 dollars), 1 direct death, 2 direct injuries	Lightning, 2020-04-28, \$1,000,000 property; \$0 crops (2020 dollars)	Event records naming jurisdictions in the plan: San Antonio 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)	4 records, 2008 to 2025 (4 zone-level)	38 kt (44 mph) to 53 kt (61 mph) (median 48 kt (55 mph)); 4 with a recorded value	53 kt (61 mph) measured gust, High Wind, 2022-05-21; NWS zone TXZ205	Strong Wind, 2008-01-31, \$250,000 property; \$0 crops, reported for the zone (2008 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	309 records, 1955 to 2026	39 kt (45 mph) to 106 kt (122 mph) (median 53 kt (61 mph)); 233 with a recorded value	106 kt (122 mph), measurement type not recorded, Thunderstorm Wind, 1997-05-27	Thunderstorm Wind, 2015-04-25, \$5,000,000 property; \$0 crops (2015 dollars)	Event records naming jurisdictions in the plan: San Antonio city (37 records), Helotes city (6 records), Grey Forest city (5 records), Kirby city (5 records), Universal City city (5 records), Hollywood Park town (4 records), Alamo Heights city (3 records), Converse city (3 records), Somerset city (3 records), St. Hedwig town (3 records); and 4 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	71 records, 1953 to 2023	F/EF0 to F/EF4 (median F/EF1); 70 with a recorded value	F4 tornado, 1953-04-28, 1 mi path length (whole path, pre-1996), 1,760 yd wide, damage not recorded (pre-1996 record), 2 direct deaths, 15 direct injuries	Tornado, 1988-09-17, \$25,000,000 property; crops not recorded (1988 dollars)	Event records naming jurisdictions in the plan: San Antonio city (5 records), Von Ormy city (5 records), Somerset city (3 records), Converse city (2 records), Helotes city (2 records), Kirby city (2 records), Alamo Heights city (1 record), Balcones Heights city (1 record), Grey Forest city (1 record), Olmos Park city (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	4 records, 2011 to 2022 (4 zone-level)		Wildfire, 2022-01-15, \$1,500,000 property; \$0 crops (2022 dollars); NWS zone TXZ205		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)	31 records, 1996 to 2026 (31 zone-level)		Winter Weather, 2023-02-01, \$1,200,000 property; \$0 crops (2023 dollars); NWS zone TXZ205		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: 31 declarations covering 23 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
2026-07-18	2026-07-12	EM-3649-TX	Emergency	Flooding	Inland Flooding (primary); also designated: Strong Wind, Tornado	not yet in FEMA's PA summaries (they cover declarations through 2026-06-30)	new since last plan; within last 5 years	
2025-03-05	2025-03-04	FM-5553-TX	Fire management	Duke Fire	Wildfire	no Public Assistance recorded	new since last plan; within last 5 years	
2021-02-19	2021-02-11	DR-4586-TX	Major disaster	Severe Winter Storms	Ice Storm	\$9,581,510.75		
2021-02-14	2021-02-11	EM-3554-TX	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded		same incident as DR-4586
2020-08-24	2020-08-23	EM-3540-TX	Emergency	Tropical Storms Marco and Laura	Hurricane	no Public Assistance recorded		
2020-07-26	2020-07-25	EM-3530-TX	Emergency	Hurricane Hanna	Hurricane	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2020-03-25	2020-01-20	DR-4485-TX	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$28,829,006.99		
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
2017-08-25	2017-08-23	DR-4332-TX	Major disaster	Hurricane Harvey	Hurricane	no Public Assistance recorded		
2011-09-09	2011-09-09	FM-2968-TX	Fire management	Pat Gross Fire	Wildfire	no Public Assistance recorded		
2011-09-08	2011-09-08	FM-2967-TX	Fire management	Big Oak Fire	Wildfire	no Public Assistance recorded		
2010-06-29	2010-06-27	EM-3313-TX	Emergency	Tropical Storm Alex	Hurricane	no Public Assistance recorded		
2008-09-10	2008-09-07	EM-3294-TX	Emergency	Hurricane Ike	Hurricane	no Public Assistance recorded		
2008-08-29	2008-08-27	EM-3290-TX	Emergency	Hurricane Gustav	Hurricane	no Public Assistance recorded		
2008-07-24	2008-07-22	DR-1780-TX	Major disaster	Hurricane Dolly	Hurricane	\$35,119.04		
2008-03-14	2008-03-14	EM-3284-TX	Emergency	Wildfires	Wildfire	no Public Assistance recorded		
2007-10-02	2007-08-14	DR-1730-TX	Major disaster	Tropical Storm Erin	Hurricane	PA not declared for this county		
2007-08-18	2007-08-17	EM-3277-TX	Emergency	Hurricane Dean	Hurricane	no Public Assistance recorded		
2006-01-11	2005-11-27	DR-1624-TX	Major disaster	Extreme Wildfire Threat	Wildfire	\$75,269.61		
2006-01-05	2006-01-05	FM-2609-TX	Fire management	Bulverde 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	\$149,040.55		
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	\$19,618.01		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	\$38,546,429.68		
2002-07-04	2002-06-29	DR-1425-TX	Major disaster	Severe Storms and Flooding	Inland Flooding	\$2,869,035.80		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
1999-09-01	1999-08-01	EM-3142-TX	Emergency	Extreme Fire Hazards	Wildfire	no Public Assistance recorded		
1998-10-21	1998-10-17	DR-1257-TX	Major disaster	Tx-Flooding 10/18/98	Inland Flooding (primary); also designated: Tornado	\$4,502,534.22		
1998-08-26	1998-08-22	DR-1239-TX	Major disaster	Tropical Storm Charley	Hurricane; Inland Flooding: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted	PA not declared for this county		
1997-07-07	1997-06-21	DR-1179-TX	Major disaster	Severe Storms and Flooding	Inland Flooding	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		
1988-10-05	1988-09-15	DR-816-TX	Major disaster	Hurricane Gilbert	Hurricane	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.

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: 2 rows, \$162,501.12

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	Fair Oaks Ranch, City of	\$123,323.02
DR-4245-TX	2015-11-25	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	CPS Energy (City Public Service Board)	\$39,178.10

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	8	2	3	6	0	0	1996 to 2026-06-30	
Drought	85	21	9	43	1	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	618	57	40	124	0	0	1955 to 2026-06-30	
Heat Wave	15	3	4	8	0	0	1996 to 2026-06-30	
Hurricane	1	0	0	0	10	0	1996 to 2026-06-30	
Ice Storm	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Inland Flooding	465	62	22	92	4	1	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	8	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	313	24	5	48	1	1	1955 to 2026-06-30	Includes 2 High Wind and 2 Strong Wind records.
Tornado	71	0	1	1	2	1	1950 to 2026-06-30	

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
Wildfire	4	0	0	2	8	1	1996 to 2026-06-30	
Winter Weather	31	3	1	9	0	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2025-06-12	Flash Flood		\$23,000,000 property; \$0 crops (2025 dollars)	11, 0	LONGHORN	new since last plan; within last 5 years	deaths or injuries recorded
2024-01-14	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2024 dollars)	0, 0	NWS zone TXZ205 (BEXAR), zone-level	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2023-08-04	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2023 dollars)	0, 0	NWS zone TXZ205 (BEXAR), zone-level	in the 12 months before plan approval; within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2022-06-27	Heat		\$0 property; \$0 crops, reported for the zone (2022 dollars)	53, 0	NWS zone TXZ205 (BEXAR), zone-level	within last 5 years	deaths or injuries recorded
2022-05-21	High Wind	53 kt (61 mph) measured gust	property not reported; \$0 crops, reported for the zone (2022 dollars)	0, 0	NWS zone TXZ205 (BEXAR), zone-level	within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2022-01-15	Wildfire		\$1,500,000 property; \$0 crops, reported for the zone (2022 dollars)	0, 0	NWS zone TXZ205 (BEXAR), zone-level	within last 5 years	B1-c worst recorded: Wildfire
2021-05-03	Hail	5.5 in	\$0 property; \$0 crops (2021 dollars)	0, 0	SAYERS		B1-c worst recorded: Hail
2017-08-26	Tropical Storm		\$100,000 property; \$0 crops, reported for the zone (2017 dollars)	0, 0	NWS zone TXZ205 (BEXAR), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2013-09-05	Lightning		\$0 property; \$0 crops (2013 dollars)	1, 2	LEON VLY		B1-c worst recorded: Lightning
1998-10-17	Flash Flood		\$8,000,000 property; \$100,000 crops (1998 dollars)	11, 600	COUNTYWIDE		deaths or injuries recorded
1997-05-27	Thunderstorm Wind	106 kt (122 mph), measurement type not recorded	\$50,000 property; \$0 crops (1997 dollars)	0, 0	KELLY AFB		B1-c worst recorded: Thunderstorm Wind
1953-04-28	Tornado	F4, 1 mi path length (whole path, pre-1996), 1,760 yd wide	damage not recorded (pre-1996 record)	2, 15	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,619 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: 4 of 30 years)	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	10	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	81.5	event-days per year	about 81.5 days per year	Likely (from Storm Events: 14 of 30 years)	event-days in 14 of 30 years, 1996 to 2025 (46.7%)	3,430	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000313	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0313%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.96	events per year	about 2.96 per year	Highly likely	FEMA annualized frequency (modeled)	112.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	10.3	event-days per year	about 10.3 days per year	Likely (from Storm Events: 11 of 30 years)	event-days in 11 of 30 years, 1996 to 2025 (36.7%)	170	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0353	events per year	about 1 in 28 years	Possible	FEMA annualized frequency (modeled)	12	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	0.19	event-days per year	about 0.19 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	13	1946-12-31 to 2014-02-12 (67 years)	countywide	No Storm Events ice storm record, 1996 to 2025
Inland Flooding	7.46	event-days per year	about 7.46 days per year	Highly likely (from Storm Events: 30 of 30 years)	event-days in 30 of 30 years, 1996 to 2025 (100%)	209	1996 to 2023 (28 years)	see B1-f	
Landslide	0.203	events per year (modeled)	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	46	days per year with a strike	about 46 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.998	events per year	about 1 per year	Likely	FEMA annualized frequency (modeled)	38	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	0.433	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.00102	annual probability at a location	chance a given location in the county burns in a year: 0.102%	Likely (from Storm Events: 3 of 30 years)	Storm Events records in 3 of 30 years, 1996 to 2025 (10%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI.
Winter Weather	2.84	event-days per year	about 2.84 days per year	Likely (from Storm Events: 21 of 30 years)	event-days in 21 of 30 years, 1996 to 2025 (70%)	54	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	299	30	9.97
Hail	2.00 in+	1996 to 2025	64	30	2.13
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	127	30	4.23
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	34	30	1.13
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	39	30	1.3
Tornado	EF0-1	1996 to 2025	26	30	0.867
Tornado	EF2-3	1996 to 2025	3	30	0.1
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	375 of 375	15.6	35.3	76.1	Relatively Moderate 30, Relatively Low 340, Very Low 5
Drought	77 of 375	67.1	77.9	94.3	Relatively Moderate 5, Relatively Low 24, Very Low 48, No Rating 298
Earthquake	375 of 375	0.2	5.6	38.2	Very Low 375
Hail	375 of 375	18.6	95.2	99.7	Very High 56, Relatively High 285, Relatively Moderate 31, Relatively Low 1, Very Low 2
Heat Wave	375 of 375	1.4	80.6	97.4	Very High 1, Relatively High 134, Relatively Moderate 216, Relatively Low 20, Very Low 4
Hurricane	375 of 375	14.1	49.1	65.2	Relatively Low 111, Very Low 264
Ice Storm	375 of 375	0.1	9.2	49.7	Relatively Low 11, Very Low 364
Inland Flooding	375 of 375	0.2	71.6	99.6	Very High 28, Relatively High 119, Relatively Moderate 130, Relatively Low 76, Very Low 22
Landslide	365 of 375	8.6	30.4	97.1	Relatively Moderate 3, Relatively Low 6, Very Low 356, No Rating 10
Lightning	375 of 375	0.2	29.3	79.7	Relatively High 1, Relatively Moderate 11, Relatively Low 299, Very Low 64
Strong Wind	375 of 375	0.3	19.8	53.3	Relatively Low 181, Very Low 194

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	375 of 375	1.9	87.9	99.9	Very High 97, Relatively High 231, Relatively Moderate 42, Relatively Low 2, Very Low 3
Wildfire	304 of 375	18.7	52.1	94.3	Relatively Moderate 27, Relatively Low 70, Very Low 207, No Rating 71
Winter Weather	375 of 375	10.7	29.6	63.5	Relatively Moderate 2, Relatively Low 367, Very Low 6

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
Bexar County	County	Approved, expires 2029-03-27	FMA RL 3, SRL 5; any 22	\$8,533,156.79	0 total; 0 since its plan	Includes \$7,895,263.12 for declarations not counted as hazard incidents (DR-1606-TX, DR-4485-TX, EM-3216-TX, EM-3261-TX).
Alamo Heights city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 10	\$162,258.29	21 total; no approved plan	Includes \$40,564.04 for declarations not counted as hazard incidents (DR-4485-TX).
Balcones Heights city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$34,243.72	12 total; no approved plan	
Castle Hills city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	FMA RL 0, SRL 1; any 8	\$299,522.20	14 total; no approved plan	
China Grove town	Town	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Converse city	City	Approved, expires 2029-03-27	FMA RL 1, SRL 0; any 3	\$62,090.51	19 total; 2 since its plan	
Elmendorf city	City	Approved, expires 2029-03-27	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	14 total; 0 since its plan	
Fair Oaks Ranch city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$221,223.76	0 total; no approved plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Grey Forest city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$110,133.81	43 total; no approved plan	
Helotes city	City	Approved, expires 2029-03-27	FMA RL 0, SRL 0; any 3	\$15,190.09	41 total; 6 since its plan	
Hill Country Village city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Hollywood Park town	Town	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 2	\$26,784.55	48 total; no approved plan	
Kirby city	City	Approved, expires 2029-03-27	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	28 total; 3 since its plan	
Leon Valley city	City	Approved, expires 2029-03-27	FMA RL 1, SRL 1; any 7	\$38,638.58	0 total; 0 since its plan	
Live Oak city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$10,566.87	1 total; no approved plan	
Lytle city	City	Expired on 2026-02-02	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Olmos Park city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 2	no Public Assistance recorded	13 total; no approved plan	
San Antonio city	City	Approved, expires 2026-11-09	FMA RL 5, SRL 8; any 99	\$57,929,916.61	184 total; 13 since its plan	Includes \$50,823,070.28 for declarations not counted as hazard incidents (DR-4485-TX, EM-3216-TX).
Sandy Oaks city	City	Approved, expires 2029-03-27		no Public Assistance recorded	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row.
Shavano Park city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$8,868.29	0 total; no approved plan	
Somerset city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$2,113.50	18 total; no approved plan	

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
St. Hedwig town	Town	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	11 total; no approved plan	
Terrell Hills city	City	Approved, expires 2029-03-27	FMA RL 0, SRL 0; any 7	no Public Assistance recorded	0 total; 0 since its plan	
Universal City city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	\$85,728.26	10 total; no approved plan	
Von Ormy city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	12 total; no approved plan	
Windcrest city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 1	\$54,413.29	0 total; no approved plan	

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

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

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

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

Local data needed

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

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

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2024-03-28 <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	\$308,320,716,312	\$87,404,837	2,007,298	\$33,245	\$35,804	\$9,440,740	under 0.0001%		\$0		
Drought	n/a	\$58,063,820	n/a	n/a	\$435,442	n/a	0.75% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$533,114,369,374	n/a	2,009,324	\$319,330	n/a	\$117,451	under 0.0001%				
Hail	\$308,320,716,312	\$87,404,837	2,007,298	\$70,085,201	\$2,225,473	\$23,061	0.0227%	\$0			
Heat Wave	\$308,320,716,312	\$87,404,837	2,007,298	\$603	\$246	\$39,184,532	under 0.0001%		\$0		
Hurricane	\$308,270,744,381	\$87,326,347	2,006,834	\$2,459,802	\$77,871	\$176,549	0.000798%				
Ice Storm	\$308,076,506,172	n/a	2,004,828	\$267,908	n/a	\$56,227	under 0.0001%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2024-03-28 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Inland Flooding	\$308,291,252,514	\$10,419,755	34,031	\$301,986,554	\$106,758	\$62,670,168	n/a (see note)	\$23,100,000		no Public Assistance recorded (1 declaration)	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	\$2,351,931,808	n/a	11,180	\$26,050	n/a	\$199	0.00111%				
Lightning	\$308,320,716,312	n/a	2,007,298	\$132,441	n/a	\$1,810,357	under 0.0001%				
Strong Wind	\$308,320,716,312	\$87,404,837	2,007,298	\$512,602	\$9,822	\$978,571	0.000166%	\$103,500	\$0	no Public Assistance recorded (1 declaration)	
Tornado	\$308,320,716,312	\$87,404,837	2,007,298	\$23,651,767	\$1,274	\$100,480,873	0.00767%			no Public Assistance recorded (1 declaration)	
Wildfire	\$25,937,115,874	\$32,538,320	233,123	\$1,520,053	\$284	\$227,476	0.00586%			no Public Assistance recorded (1 declaration)	
Winter Weather	\$308,320,716,312	\$87,404,837	2,007,298	\$69,614	\$710	\$240,227	under 0.0001%		\$0		

Totals since 2024-03-28 (Storm Events through 2026-06-30): 142 county-coded records, 139 with a damage value recorded (including \$0), \$23,203,500; 30 zone-level records, 30 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: none recorded on the 2 counted declarations.

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	2,007,298
Building value (total, not at risk)	\$308,320,716,312
Agriculture value (total, not at risk)	\$87,404,837
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$403,958,854
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)	\$215,406,433
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively Low
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	10	Severe repetitive loss, FMA definition (44 CFR 77.2)	15
Repetitive loss, NFIP insurance definition	160	Severe repetitive loss, NFIP insurance definition	12

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	10	15	160	12	166	3	33
of which: Bexar County (unincorporated area)	3	5	21	4	22	1	2
of which: Alamo Heights city	0	0	10	0	10	0	4
of which: Castle Hills city	0	1	8	1	8	0	1
of which: Converse city	1	0	3	0	3	0	0

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
of which: Grey Forest city	0	0	1	0	1	0	1
of which: Hollywood Park town	0	0	2	0	2	0	1
of which: Kirby city	0	0	1	0	1	0	0
of which: Leon Valley city	1	1	6	1	7	0	3
of which: San Antonio city	5	8	95	6	99	2	17
of which: Terrell Hills city	0	0	7	0	7	0	1
of which: Windcrest city	0	0	1	0	1	0	1
of which: Olmos Park city	0	0	2	0	2	0	0
of which: Helotes city	0	0	3	0	3	0	2
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>
Bexar County	480035	3	5	21	4	22	1	2
Alamo Heights city	480036	0	0	10	0	10	0	4
Balcones Heights city	481094	0	0	0	0	0	0	0
Castle Hills city	480037	0	1	8	1	8	0	1
China Grove town	481141	0	0	0	0	0	0	0
Converse city	480038	1	0	3	0	3	0	0
Elmendorf city	480710	0	0	0	0	0	0	0
Fair Oaks Ranch city	481644	0	0	0	0	0	0	0
Grey Forest city	480039	0	0	1	0	1	0	1
Helotes city	481643	0	0	3	0	3	0	2
Hill Country Village city	481106	0	0	0	0	0	0	0
Hollywood Park town	480040	0	0	2	0	2	0	1
Kirby city	480041	0	0	1	0	1	0	0
Leon Valley city	480042	1	1	6	1	7	0	3
Live Oak city	480043	0	0	0	0	0	0	0
Lytle city	480692	0	0	0	0	0	0	0
Olmos Park city	481540	0	0	2	0	2	0	0
San Antonio city	480045	5	8	95	6	99	2	17
Shavano Park city	480047	0	0	0	0	0	0	0
Somerset city	481264	0	0	0	0	0	0	0

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>
St. Hedwig town	481132	0	0	0	0	0	0	0
Terrell Hills city	480048	0	0	7	0	7	0	1
Universal City city	480049	0	0	0	0	0	0	0
Von Ormy city	480450	0	0	0	0	0	0	0
Windcrest city	480689	0	0	1	0	1	0	1

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	10	8	126	6	131	2	28
2 to 4 unit residential	0	0	3	0	3	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	7	31	6	32	1	5
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 4 properties are FMA repetitive loss but not NFIP repetitive loss, and 154 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_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_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/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

Reuse and citation: Hazard Plain text and tables are licensed under Creative Commons Attribution 4.0 International (CC BY 4.0, <https://creativecommons.org/licenses/by/4.0/>); credit Hazard Plain and the release. The underlying federal data are public domain; OpenFEMA data are also subject to the OpenFEMA terms and conditions.

Cite this: Hazard Plain (2026). Bexar County, TX: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 48029). Automated baseline. <https://hazardplain.org/tx/48029/> 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.