

Cameron County, TX

Risk-assessment baseline packet

County FIPS: 48061 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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Summary

Plan status as of 2026-09-30: Expired on 2026-04-07. Plan: Cameron County (FEMA plan 106948), approved 2021-04-08.
Update: FEMA tracker shows a plan in review.
Since the plan was approved on 2021-04-08: 2 new hazard declarations (2 incidents): DR-4798-TX (Hurricane Beryl), DR-4871-TX (Severe Storms and Flooding).
NOAA Storm Events records since that date: 281 records (data through 2026-06-30).
Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Hurricane (\$84,054,211 a year), Cold Wave (\$32,612,679) and Inland Flooding (\$32,362,901).
Repetitive-loss flood properties now: FMA RL 128, SRL 76 (44 CFR 77.2); any definition: 600.
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; 48061 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 2021-04-08), page 2
4. Supports FEMA checklist item B1-a: hazard identification, page 5
5. Supports FEMA checklist item B1-b: hazard location, page 6
6. Supports FEMA checklist item B1-c: hazard extent, page 7
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 18
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 24
13. Sources, what the plan adds, disclaimer and citation, page 26

Plan clock

Status:	Expired on 2026-04-07	Plan:	Cameron County (FEMA plan 106948)
Approved:	2021-04-08	Days since expiry:	176
Update underway:	FEMA tracker shows a plan in review		

Until a new plan is approved, FEMA mitigation project grants (HMGP, FMA) need a FEMA exception (44 CFR 201.6(a)(3)).

What changed since your last plan (approved 2021-04-08)

New federal declarations:	2 new hazard declarations (2 incidents): DR-4798-TX (Hurricane Beryl), DR-4871-TX (Severe Storms and Flooding)	Storm Events records since approval:	281 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 128, SRL 76 (44 CFR 77.2); any definition: 600	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: 24 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	Update underway	Notes
Cameron County	County	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-176	FEMA tracker shows a plan in review	
Bayview town	Town	Expired on 2022-09-10	Council of Cities (FEMA plan 102613)	2017-09-11	2022-09-10	-1,481		
Brownsville city	City	Approved, expires 2027-12-27	Brownsville Public Utilities Board (FEMA plan 108394)	2022-12-28	2027-12-27	453		
Combes town	Town	Expired on 2025-10-18	Combes (FEMA plan 106749)	2020-10-19	2025-10-18	-347		
Harlingen city	City	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-176	FEMA tracker shows a plan in review	
Indian Lake town	Town	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-176	FEMA tracker shows a plan in review	this jurisdiction approved 2023-03-06
La Feria city	City	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-176	FEMA tracker shows a plan in review	this jurisdiction approved 2023-03-06
Laguna Vista town	Town	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-176	FEMA tracker shows a plan in review	this jurisdiction approved 2023-03-06
Los Fresnos city	Town	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-176	FEMA tracker shows a plan in review	this jurisdiction approved 2023-03-06
Los Indios town	Town	Expired on 2025-10-18	Combes (FEMA plan 106749)	2020-10-19	2025-10-18	-347		
Palm Valley city	City	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-176	FEMA tracker shows a plan in review	
Port Isabel city	City	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-176	FEMA tracker shows a plan in review	this jurisdiction approved 2023-03-06
Primera town	Town	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-176	FEMA tracker shows a plan in review	this jurisdiction approved 2023-03-06
Rancho Viejo town	Town	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-176	FEMA tracker shows a plan in review	this jurisdiction approved 2023-03-06
Rio Hondo city	City	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-176	FEMA tracker shows a plan in review	this jurisdiction approved 2023-03-06
San Benito city	Town	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-176	FEMA tracker shows a plan in review	this jurisdiction approved 2023-03-06

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Santa Rosa town	Town	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-176	FEMA tracker shows a plan in review	this jurisdiction approved 2023-03-06
South Padre Island town	Town	Expired on 2026-04-07	Cameron County (FEMA plan 106948)	2021-04-08	2026-04-07	-176	FEMA tracker shows a plan in review	this jurisdiction approved 2023-03-06
Brownsville Public Utilities Board	Electric/Power Authority	Approved, expires 2027-12-27	Brownsville Public Utilities Board (FEMA plan 108394)	2022-12-28	2027-12-27	453		
Cameron County Drainage District #3	Flood Control District	Expired on 2025-10-18	Combes (FEMA plan 106749)	2020-10-19	2025-10-18	-347		
Cameron County Drainage District #5	Flood Control District	Expired on 2025-10-18	Combes (FEMA plan 106749)	2020-10-19	2025-10-18	-347		
Harlingen Irrigation District #1	Flood Control District	Expired on 2025-10-18	Combes (FEMA plan 106749)	2020-10-19	2025-10-18	-347		
Starbase	City	No approved plan on record	none	none	none		FEMA tracker shows a plan in review	
University of Texas Rio Grande Valley	College/University	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	Hurricane	Very High	Very High	\$75,158,694	\$1,061,025	\$7,834,493	\$84,054,211	6	
2	Cold Wave	Very High	Very High	\$36,425	\$1,710,100	\$30,866,154	\$32,612,679	44	Includes 34 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
3	Inland Flooding	Relatively Moderate	Relatively Moderate	\$30,395,156	\$1,930,581	\$37,163	\$32,362,901	142	
4	Heat Wave	Relatively High	Relatively Moderate	\$318	\$343	\$6,130,506	\$6,131,167	84	
5	Tornado	Relatively Moderate	Relatively Moderate	\$840,674	\$249	\$2,347,559	\$3,188,482	33	
6	Hail	Relatively High	Relatively Moderate	\$2,071,465	\$4,210	\$269,107	\$2,344,783	70	
7	Strong Wind	Relatively High	Relatively Moderate	\$430,973	\$2,473	\$644,311	\$1,077,757	175	Includes 15 High Wind and 22 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
8	Ice Storm	Relatively High	Relatively High	\$812,242	n/a	\$103,470	\$915,712	4	
9	Drought	Relatively Moderate	Relatively Moderate	n/a	\$678,017	n/a	\$678,017	159	
10	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$494,240	n/a	\$53,153	\$547,393	18	
11	Lightning	Relatively High	Relatively Moderate	\$361,931	n/a	\$128,664	\$490,594	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
12	Wildfire	Relatively Low	Relatively Low	\$310,890	\$249	\$68,298	\$379,436	0	Declared 2 times; no Storm Events record of this type.
13	Winter Weather	Relatively High	Relatively Moderate	\$36,831	\$117	\$140,368	\$177,317	4	
14	Earthquake	Very Low	Very Low	\$124,216	n/a	\$45,661	\$169,877		Storm Events does not record earthquakes.
15	Landslide	Very Low	Very Low	\$328	n/a	\$2	\$330	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).
NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.
Local data needed: state and local wildfire, landslide and tsunami records (Storm Events records these hazards only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche 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.

Coastal Flooding and 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 109 (Very Low, 21.6); tract 118.01 (Very Low, 21.1); tract 140.01 (Very Low, 19.9)
Hurricane	tract 123.05 (Very High, 99.3); tract 118.01 (Very High, 98.1); tract 145.01 (Very High, 98.0)
Landslide	tract 123.05 (Relatively Low, 82.3); tract 101.02 (Relatively Low, 81.9); tract 123.01 (Very Low, 77.5)
Tornado	tract 118.01 (Relatively Moderate, 55.2); tract 145.01 (Relatively Low, 51.5); tract 115 (Relatively Low, 51.1)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 142.02 (Relatively Moderate, 95.1); tract 124.04 (Relatively Moderate, 91.8); tract 123.01 (Relatively Moderate, 91.4)

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 109 is Census Tract 109). 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
Coastal Flood, Storm Surge/Tide	none in data (flood depth: FIRM)	18 records, 1996 to 2024 (17 zone-level)		Storm Surge/Tide, 2008-07-23, \$5,000,000 property; \$0 crops (2008 dollars); NWS zone TXZ257		No event record names a jurisdiction in the plan. Zone-level records (17) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	10 records, 1996 to 2026 (10 zone-level)	2 days to 4 days (median 3 days); 6 with a recorded value	4 consecutive days, 2025-02-19 to 2025-02-22, 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	34 records, 2009 to 2026 (34 zone-level)		Frost/Freeze, 2021-02-14, \$46,000,000 crop damage (2021 dollars); NWS zone TXZ255		Countywide (zone-level records).	Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	159 records, 1996 to 2026 (159 zone-level)	14 days to 484 days (median 80 days); 22 with a recorded value	484 days (about 15.9 months), 2012-09-04 to 2013-12-31, a run of 29 consecutive Storm Events drought records, zone-level	Drought, 2009-08-18, \$0 property; \$20,700,000 crops, reported for the zone (2009 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)	103 records, 1956 to 2026	0.75 in to 4 in (median 1.25 in); 103 with a recorded value	4 in hail, 1971-05-11	Hail, 2003-04-08, \$50,000,000 property; crops not reported (2003 dollars)	Event records naming jurisdictions in the plan: Brownsville city (11 records), Harlingen city (7 records), Rio Hondo city (6 records), La Feria city (5 records), Port Isabel city (3 records), Primera town (3 records), San Benito city (3 records), Santa Rosa town (3 records), Los Fresnos city (2 records), Los Indios town (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	84 records, 2008 to 2026 (84 zone-level)	1 day to 16 days (median 2 days); 27 with a recorded value	16 consecutive days, 2023-07-31 to 2023-08-15, zone-level		Countywide (zone-level records).	Heat index: 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
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	6 records, 1998 to 2020 (6 zone-level)		Strongest recorded: Hurricane (Typhoon) record (NOAA's event type name), 2008-07-23, category 1, \$367,500,000 property; crops not reported (2008 dollars), 2 direct injuries (reported for the zone); NWS zone TXZ257	Most damaging recorded: Tropical Storm, 2008-07-23, \$420,000,000 property; crops not reported, reported for the zone (2008 dollars)	Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	4 records, 2004 to 2025 (4 zone-level)		Ice Storm, 2011-02-03, \$10,000 property; crops not reported (2011 dollars); NWS zone TXZ255		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)	142 records, 1996 to 2026 (7 zone-level)		Flash Flood, 2025-03-27, \$105,000,000 property; \$0 crops (2025 dollars)		Event records naming jurisdictions in the plan: Brownsville city (34 records), Harlingen city (13 records), Los Fresnos city (10 records), Port Isabel city (10 records), San Benito city (9 records), La Feria city (7 records), Santa Rosa town (7 records), Laguna Vista town (5 records), Rancho Viejo town (4 records), Combes town (3 records); and 3 more jurisdictions (see the Excel file). Zone-level records (7) 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)	6 records, 2011 to 2024		Lightning, 2020-05-16, \$7,000,000 property; \$0 crops (2020 dollars)		Event records naming jurisdictions in the plan: Laguna Vista town (1 record), Port Isabel city (1 record), Primera town (1 record).	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)	37 records, 1996 to 2025 (37 zone-level)	34 kt (39 mph) to 64 kt (74 mph) (median 45 kt (52 mph)); 36 with a recorded value	64 kt (74 mph) measured gust, High Wind, 2024-01-08; NWS zone TXZ255		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	199 records, 1961 to 2026	40 kt (46 mph) to 100 kt (115 mph) (median 54 kt (62 mph)); 157 with a recorded value	100 kt (115 mph) estimated, Thunderstorm Wind, 2000-05-02		Event records naming jurisdictions in the plan: Port Isabel city (21 records), Brownsville city (12 records), Harlingen city (9 records), Los Fresnos city (8 records), San Benito city (8 records), Bayview town (5 records), La Feria city (5 records), Rancho Viejo town (5 records), Rio Hondo city (5 records), Santa Rosa town (5 records); and 5 more jurisdictions (see the Excel file).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Tornado	Enhanced Fujita (Fujita before Feb 2007)	68 records, 1953 to 2025	F/EF0 to F/EF3 (median F/EF0); 64 with a recorded value	F3 tornado, 1969-05-12, 33 yd wide, \$25,000 property; crops not recorded (1969 dollars); same rating, casualties and property damage also recorded on 1969-05-12	Tornado, 1988-09-16, \$2,500,000 property; crops not recorded (1988 dollars)	Event records naming jurisdictions in the plan: Harlingen city (5 records), Port Isabel city (5 records), Combes town (3 records), Rio Hondo city (3 records), Rancho Viejo town (2 records), Bayview town (1 record), La Feria city (1 record), Los Fresnos city (1 record), Primera town (1 record), Santa Rosa town (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).
Tsunami	none (count and damage only)	0					Physical measure: in event narratives only (local data needed).
Wildfire	acres burned (local data)	0					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)	4 records, 2004 to 2022 (4 zone-level)		Winter Weather, 2018-01-16, \$50,000 property; crops not reported (2018 dollars); NWS zone TXZ255		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.

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 34 declarations covering 25 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2025-05-21	2025-03-26	DR-4871-TX	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county	new since last plan; within last 5 years	
2024-07-09	2024-07-05	DR-4798-TX	Major disaster	Hurricane Beryl	Hurricane	\$55,759.54	new since last plan; within last 5 years	
2021-02-19	2021-02-11	DR-4586-TX	Major disaster	Severe Winter Storms	Ice Storm	\$97,767.43	in the 12 months before plan approval	
2021-02-14	2021-02-11	EM-3554-TX	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded	in the 12 months before plan approval	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	in the 12 months before plan approval	
2020-07-26	2020-07-25	EM-3530-TX	Emergency	Hurricane Hanna	Hurricane	no Public Assistance recorded	in the 12 months before plan approval	
2020-03-25	2020-01-20	DR-4485-TX	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$4,021,097.67		
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
2019-07-17	2019-06-24	DR-4454-TX	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
2018-07-06	2018-06-19	DR-4377-TX	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
2015-11-25	2015-10-22	DR-4245-TX	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	PA not declared for this county		
2010-08-03	2010-06-30	DR-1931-TX	Major disaster	Hurricane Alex	Hurricane	\$1,692,042		
2010-06-29	2010-06-27	EM-3313-TX	Emergency	Tropical Storm Alex	Hurricane	no Public Assistance recorded		same incident as DR-1931
2008-09-10	2008-09-07	EM-3294-TX	Emergency	Hurricane Ike	Hurricane	\$121,455.68		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		
						<i>federal share obligated, nominal dollars</i>	Flags	Notes
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	\$29,645,464.77		
2008-03-14	2008-03-14	EM-3284-TX	Emergency	Wildfires	Wildfire	no Public Assistance recorded		
2007-08-18	2007-08-17	EM-3277-TX	Emergency	Hurricane Dean	Hurricane	\$166,490.86		
2006-01-11	2005-11-27	DR-1624-TX	Major disaster	Extreme Wildfire Threat	Wildfire	no Public Assistance recorded		
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	\$23,878.75		
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	no Public Assistance recorded		
2003-02-01	2003-02-01	EM-3171-TX	Emergency	Loss of the Space Shuttle Columbia	Non-natural, not counted	no Public Assistance recorded		
2002-11-05	2002-10-24	DR-1439-TX	Major disaster	Severe Storms, Tornadoes and Flooding	Inland Flooding; Tornado	PA not declared for this county		
1999-08-22	1999-08-21	DR-1287-TX	Major disaster	Hurricane Bret	Hurricane (primary); also designated: Inland Flooding	\$539,454.37		
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		
1991-04-12	1991-04-05	DR-900-TX	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1990-01-09	1989-12-21	DR-850-TX	Major disaster	Severe Freeze	Cold Wave	PA not declared for this county		
1988-10-05	1988-09-15	DR-816-TX	Major disaster	Hurricane Gilbert	Hurricane	PA not declared for this county		
1984-10-02	1984-09-16	DR-726-TX	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1984-01-07	1983-12-22	DR-696-TX	Major disaster	Severe Freezing Weather	Cold Wave	PA not declared for this county		
1980-08-11	1980-08-11	DR-627-TX	Major disaster	Hurricane Allen	Hurricane	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1971-09-18	1971-09-18	DR-313-TX	Major disaster	Heavy Rains, High Winds & Flooding	Inland Flooding (primary); also designated: Strong Wind	no Public Assistance recorded		
1967-09-28	1967-09-28	DR-232-TX	Major disaster	Hurricane Beulah	Hurricane (primary); also designated: Inland Flooding	no Public Assistance recorded		

School districts and special districts in this county: \$5,069,460.31 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

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, \$0

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated
				<i>federal share obligated, nominal dollars</i>
DR-1791-TX	2008-09-13	Hurricane Ike	Cameron County	\$0

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
Coastal Flooding	18	4	6	3	0	0	1996 to 2026-06-30	
Cold Wave	44	19	6	19	2	0	1996 to 2026-06-30	Includes 34 Frost/Freeze records.
Drought	159	21	13	18	0	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	103	21	0	21	0	0	1955 to 2026-06-30	
Heat Wave	84	77	2	77	0	0	1996 to 2026-06-30	
Hurricane	6	0	1	0	12	1	1996 to 2026-06-30	
Ice Storm	4	1	0	1	1	0	1996 to 2026-06-30	
Inland Flooding	142	56	6	39	10	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	6	2	1	2	0	0	1996 to 2026-06-30	
Strong Wind	236	74	3	72	2	0	1955 to 2026-06-30	Includes 15 High Wind and 22 Strong Wind records.
Tornado	68	5	1	5	3	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Winter Weather	4	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
2025-03-27	Flash Flood		\$105,000,000 property; \$0 crops (2025 dollars)	0, 0	LOS INDIOS to LAURELES	new since last plan; within last 5 years	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2025-02-19	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2025 dollars)	0, 0	NWS zone TXZ255 (CAMERON), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2024-01-08	High Wind	64 kt (74 mph) measured gust	\$525,000 property; crops not reported, reported for the zone (2024 dollars)	0, 0	NWS zone TXZ255 (CAMERON), zone-level	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2023-07-31	Heat		\$0 property; \$0 crops, reported for the zone (2023 dollars)	0, 0	NWS zone TXZ255 (CAMERON), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2023-05-13	Tornado	EF1, 0.45 mi within this county, 200 yd wide	\$500,000 property; \$0 crops (2023 dollars)	1, 11	BAYSIDE	new since last plan; within last 5 years	deaths or injuries recorded
2021-02-14	Frost/Freeze		\$32,880 property; \$46,000,000 crops, reported for the zone (2021 dollars)	0, 0	NWS zone TXZ255 (CAMERON), zone-level	in the 12 months before plan approval	B1-c worst recorded: Frost/Freeze
2009-06-12	Heat		\$0 property; \$0 crops, reported for the zone (2009 dollars)	1, 0	NWS zone TXZ255 (CAMERON), zone-level		deaths or injuries recorded
2008-07-23	Hurricane (Typhoon), NOAA's event type name	category 1	\$367,500,000 property; crops not reported, reported for the zone (2008 dollars)	0, 2	NWS zone TXZ257 (COASTAL CAMERON), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2003-04-08	Hail	2.75 in	\$50,000,000 property; crops not reported (2003 dollars)	0, 5	BROWNSVILLE		deaths or injuries recorded
2000-05-02	Thunderstorm Wind	100 kt (115 mph) estimated	\$5,000,000 property; crops not reported (2000 dollars)	0, 0	LAGUNA VISTA		B1-c worst recorded: Thunderstorm Wind
1971-05-11	Hail	4 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail
1969-05-12	Tornado	F3, 33 yd wide	\$25,000 property; crops not recorded (1969 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (874 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
Coastal Flooding	3.65	events per year at a location (modeled)	about 3.7 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	3.06	event-days per year	about 3.06 days per year	Likely (from Storm Events: 4 of 30 years)	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	44.4	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	49.9	event-days per year	about 49.9 days per year	Likely (from Storm Events: 18 of 30 years)	event-days in 18 of 30 years, 1996 to 2025 (60%)	1,813	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000187	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0187%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.334	events per year	about 1 in 3 years	Likely	FEMA annualized frequency (modeled)	13.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	7.5	event-days per year	about 7.5 days per year	Likely (from Storm Events: 5 of 30 years)	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	104	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.155	events per year	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	60	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	0.163	event-days per year	about 0.163 days per year	Likely (from Storm Events: 4 of 30 years)	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	10	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.5	event-days per year	about 2.5 days per year	Likely (from Storm Events: 24 of 30 years)	event-days in 24 of 30 years, 1996 to 2025 (80%)	70	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0891	events per year (modeled)	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area- weighted, so can be fractional)	NRI period	Location	Note
Lightning	34.1	days per year with a strike	about 34.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.429	events per year	about 1 in 2 years	Likely	FEMA annualized frequency (modeled)	15	1986 to 2023 (38 years)	countywide	
Tornado	0.181	events per year	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.00155	annual probability at a location	chance a given location in the county burns in a year: 0.155%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	0.573	event-days per year	about 0.573 days per year	Likely (from Storm Events: 4 of 30 years)	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	8.2	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	45	30	1.5
Hail	2.00 in+	1996 to 2025	10	30	0.333
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	98	30	3.27
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	20	30	0.667
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	14	30	0.467
Tornado	EF0-1	1996 to 2025	30	30	1
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	3	30	0.1

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	
Coastal Flooding	62 of 121	70.2	78.2	98.4	Relatively High 1, Relatively Moderate 4, Relatively Low 31, Very Low 26, No Rating 59
Cold Wave	121 of 121	16.0	92.1	98.3	Very High 24, Relatively High 89, Relatively Moderate 5, Relatively Low 1, Very Low 2
Drought	89 of 121	66.9	80.1	96.1	Relatively Moderate 11, Relatively Low 39, Very Low 39, No Rating 32
Earthquake	121 of 121	0.5	8.6	21.6	Very Low 121
Hail	121 of 121	24.7	72.6	88.0	Relatively Moderate 78, Relatively Low 41, Very Low 2
Heat Wave	121 of 121	1.5	68.2	84.8	Relatively High 3, Relatively Moderate 94, Relatively Low 21, Very Low 3
Hurricane	121 of 121	74.4	93.9	99.3	Very High 11, Relatively High 96, Relatively Moderate 12, Relatively Low 2
Ice Storm	121 of 121	7.1	69.7	89.2	Relatively Moderate 61, Relatively Low 57, Very Low 3
Inland Flooding	121 of 121	0.4	22.9	93.2	Relatively High 2, Relatively Moderate 13, Relatively Low 66, Very Low 40
Landslide	79 of 121	8.7	33.9	82.3	Relatively Low 2, Very Low 77, No Rating 42
Lightning	121 of 121	1.1	30.3	58.9	Relatively Moderate 3, Relatively Low 92, Very Low 26
Strong Wind	121 of 121	4.9	41.2	64.4	Relatively Moderate 9, Relatively Low 109, Very Low 3
Tornado	121 of 121	2.3	39.3	55.2	Relatively Moderate 1, Relatively Low 115, Very Low 5
Tsunami	0 of 121				Insufficient Data 121
Wildfire	111 of 121	20.6	59.6	95.1	Relatively Moderate 7, Relatively Low 35, Very Low 69, No Rating 10
Winter Weather	121 of 121	10.8	44.3	60.9	Relatively Moderate 36, Relatively Low 82, Very Low 3

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
Cameron County	County	Expired on 2026-04-07	FMA RL 27, SRL 16; any 116	\$10,896,651.95	0 total; 0 since its plan	Includes \$1,759,016.61 for declarations not counted as hazard incidents (DR-1606-TX, DR-4485-TX).
Bayview town	Town	Expired on 2022-09-10	FMA RL 0, SRL 0; any 0	\$1,378.67	7 total; 4 since its plan	
Brownsville city	City	Approved, expires 2027-12-27	FMA RL 4, SRL 11; any 62	\$3,052,503.94	57 total; 6 since its plan	Includes \$1,033,590.45 for declarations not counted as hazard incidents (DR-4485-TX).
Combes town	Town	Expired on 2025-10-18	FMA RL 15, SRL 0; any 33	\$1,501,275.88	8 total; 1 since its plan	
Harlingen city	City	Expired on 2026-04-07	FMA RL 28, SRL 25; any 211	\$2,812,799.88	34 total; 5 since its plan	Includes \$161,684.42 for declarations not counted as hazard incidents (DR-4485-TX).
Indian Lake town	Town	Expired on 2026-04-07	FMA RL 0, SRL 0; any 0	\$25,667.40	0 total; 0 since its plan	
La Feria city	City	Expired on 2026-04-07	FMA RL 13, SRL 2; any 46	\$421,022.72	18 total; 2 since its plan	
Laguna Vista town	Town	Expired on 2026-04-07	FMA RL 1, SRL 0; any 5	\$116,769.07	9 total; 3 since its plan	
Los Fresnos city	Town	Expired on 2026-04-07	FMA RL 0, SRL 0; any 0	\$416,457.25	21 total; 6 since its plan	Includes \$85,406.55 for declarations not counted as hazard incidents (DR-4485-TX).
Los Indios town	Town	Expired on 2025-10-18	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	3 total; 2 since its plan	
Palm Valley city	City	Expired on 2026-04-07	FMA RL 23, SRL 9; any 50	\$50,498.17	0 total; 0 since its plan	
Port Isabel city	City	Expired on 2026-04-07	FMA RL 0, SRL 1; any 7	\$384,741.84	40 total; 17 since its plan	
Primera town	Town	Expired on 2026-04-07	FMA RL 11, SRL 2; any 21	\$16,512.69	9 total; 3 since its plan	Includes \$0 for declarations not counted as hazard incidents (DR-4485-TX).
Rancho Viejo town	Town	Expired on 2026-04-07	FMA RL 0, SRL 0; any 0	\$24,511.11	11 total; 4 since its plan	
Rio Hondo city	City	Expired on 2026-04-07	FMA RL 0, SRL 0; any 0	\$179,327.04	14 total; 1 since its plan	Includes \$26,749.56 for declarations not counted as hazard incidents (DR-4485-TX).
San Benito city	Town	Expired on 2026-04-07	FMA RL 5, SRL 2; any 15	\$1,290,449.14	20 total; 6 since its plan	

			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
Jurisdiction	Type	Plan status				
Santa Rosa town	Town	Expired on 2026-04-07	FMA RL 0, SRL 0; any 8	\$14,116.51	16 total; 3 since its plan	
South Padre Island town	Town	Expired on 2026-04-07	FMA RL 1, SRL 7; any 25	\$523,081.57	1 total; 0 since its plan	Includes \$25,313.31 for declarations not counted as hazard incidents (DR-1606-TX, DR-4485-TX).

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 2021-04-08 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Coastal Flooding	\$12,986,310,610	n/a	71,473	\$494,240	n/a	\$53,153	0.00381%		\$2,510,000		
Cold Wave	\$61,288,209,026	\$157,836,998	420,077	\$36,425	\$1,710,100	\$30,866,154	under 0.0001%		\$2,000,000		Storm Events damage since the plan includes 1 zone-level Frost/Freeze record (\$2,000,000): outside NRI's Cold Wave definition.
Drought	n/a	\$126,295,201	n/a	n/a	\$678,017	n/a	0.537% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$108,109,130,638	n/a	421,017	\$124,216	n/a	\$45,661	0.000115%				
Hail	\$61,288,576,406	\$157,836,998	420,083	\$2,071,465	\$4,210	\$269,107	0.00338%	\$0			
Heat Wave	\$59,381,580,479	\$157,836,998	417,613	\$318	\$343	\$6,130,506	under 0.0001%		\$0		
Hurricane	\$61,283,554,363	\$157,240,603	420,070	\$75,158,694	\$1,061,025	\$7,834,493	0.123%			\$55,759.54	

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 2021-04-08 <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	\$60,854,867,572	n/a	417,845	\$812,242	n/a	\$103,470	0.00133%				
Inland Flooding	\$61,169,954,735	\$30,044,843	35,412	\$30,395,156	\$1,930,581	\$37,163	n/a (see note)	\$105,146,000		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	\$72,766,926	n/a	399	\$328	n/a	\$2	0.000451%				
Lightning	\$61,288,576,406	n/a	420,083	\$361,931	n/a	\$128,664	0.000591%	\$6,400			
Strong Wind	\$61,288,576,406	\$157,836,998	420,083	\$430,973	\$2,473	\$644,311	0.000703%	\$2,539,500	\$583,000		Storm Events damage since the plan includes 2 zone-level High Wind records (\$550,000) and 4 zone-level Strong Wind records (\$33,000): NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition.
Tornado	\$61,288,576,406	\$157,836,998	420,083	\$840,674	\$249	\$2,347,559	0.00137%	\$515,000			
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	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 2021-04-08 <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
Wildfire	\$6,265,773,088	\$19,793,231	50,441	\$310,890	\$249	\$68,298	0.00496%				
Winter Weather	\$58,625,437,150	\$157,836,998	413,996	\$36,831	\$117	\$140,368	under 0.0001%		\$0		

Totals since 2021-04-08 (Storm Events through 2026-06-30): 144 county-coded records, 128 with a damage value recorded (including \$0), \$108,206,900; 137 zone-level records, 116 with a damage value recorded (including \$0), \$5,093,000 reported for the zone; Public Assistance: \$55,759.54 on 2 counted declarations, 1 of them with Public Assistance.

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

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

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

County context

Source: 5

Measure	Value
Population	420,083
Building value (total, not at risk)	\$61,288,576,406
Agriculture value (total, not at risk)	\$157,836,998
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$116,461,747
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)	\$48,668,909
Social vulnerability rating	Very High
Community resilience rating	Very 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)	128	Severe repetitive loss, FMA definition (44 CFR 77.2)	76
Repetitive loss, NFIP insurance definition	578	Severe repetitive loss, NFIP insurance definition	61

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	128	76	578	61	600	0	369
of which: Cameron County (unincorporated area)	27	16	111	13	116	0	64
of which: Brownsville city	4	11	61	10	62	0	29
of which: Combes town	15	0	29	0	33	0	29
of which: La Feria city	13	2	43	1	46	0	32
of which: Port Isabel city	0	1	7	1	7	0	2
of which: Rangerville city (community ID not in plan data)	0	1	1	1	1	0	0
of which: San Benito city	5	2	14	2	15	0	4
of which: Santa Rosa city	0	0	8	0	8	0	4
of which: South Padre Island city	1	7	23	5	25	0	10
of which: Primera town	11	2	19	1	21	0	17
of which: Palm Valley city	23	9	49	4	50	0	43
of which: Harlingen city	28	25	208	23	211	0	131
of which: Laguna Vista town	1	0	5	0	5	0	4
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>
Cameron County	480101	27	16	111	13	116	0	64
Bayview town	480102	0	0	0	0	0	0	0
Brownsville city	480103	4	11	61	10	62	0	29
Combes town	480104	15	0	29	0	33	0	29
Harlingen city	485477	28	25	208	23	211	0	131
Indian Lake town	481695	0	0	0	0	0	0	0
La Feria city	480106	13	2	43	1	46	0	32
Laguna Vista town	485483	1	0	5	0	5	0	4
Los Fresnos city	480108	0	0	0	0	0	0	0
Los Indios town	480105	0	0	0	0	0	0	0
Palm Valley city	481580	23	9	49	4	50	0	43
Port Isabel city	480109	0	1	7	1	7	0	2
Primera town	481198	11	2	19	1	21	0	17
Rancho Viejo town	481646	0	0	0	0	0	0	0
Rio Hondo city	480112	0	0	0	0	0	0	0
San Benito city	480113	5	2	14	2	15	0	4
Santa Rosa town	480114	0	0	8	0	8	0	4
South Padre Island town	480115	1	7	23	5	25	0	10

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	126	66	512	51	534	0	338
2 to 4 unit residential	1	3	10	3	10	0	3
other residential	1	0	18	0	18	0	14
non-residential	0	7	38	7	38	0	14
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 21 properties are FMA repetitive loss but not NFIP repetitive loss, and 471 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). Cameron County, TX: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 48061). Automated baseline. <https://hazardplain.org/tx/48061/> 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.