

Collin County, TX

Risk-assessment baseline packet

County FIPS: 48085 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: Approved, expires 2027-06-14. Plan: Collin County (FEMA plan 108155), approved 2022-06-15.

Since the plan was approved on 2022-06-15: 1 new hazard declaration (1 incident): DR-4781-TX (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding).

NOAA Storm Events records since that date: 242 records (data through 2026-06-30).

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Tornado (\$420,397,341 a year), Inland Flooding (\$153,309,674) and Hail (\$96,502,081).

Repetitive-loss flood properties now: FMA RL 0, SRL 3 (44 CFR 77.2); any definition: 39.

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; 48085 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

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Plan clock

Status:	Approved, expires 2027-06-14	Plan:	Collin County (FEMA plan 108155)
Approved:	2022-06-15	Days to expiry:	257
Update underway:	none recorded in FEMA's plan tracker		

What changed since your last plan (approved 2022-06-15)

New federal declarations:	1 new hazard declaration (1 incident): DR-4781-TX (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding)	Storm Events records since approval:	242 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 3 (44 CFR 77.2); any definition: 39	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: 36 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
Collin County	County	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		this jurisdiction approved 2022-06-06
Allen city	City	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		this jurisdiction approved 2022-12-28
Anna city	City	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		
Blue Ridge city	City	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		
Carrollton city	City	Approved, expires 2030-06-29	Dallas County (FEMA plan 110535)	2025-06-30	2030-06-29	1,368		this jurisdiction approved 2025-09-18
Celina city	City	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		
Dallas city	City	Approved, expires 2029-09-04	Dallas (FEMA plan 109246)	2024-09-05	2029-09-04	1,070		
Fairview town	Town	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		
Farmersville city	City	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		this jurisdiction approved 2023-02-21
Frisco city	City	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		
Garland city	City	Approved, expires 2028-01-22	Garland (FEMA plan 108556)	2023-01-23	2028-01-22	479		
Josephine city	City	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		
Lavon city	City	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		
Lowry Crossing city	City	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		
Lucas city	City	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		
McKinney city	City	Approved, expires 2026-10-20	McKinney (FEMA plan 107122)	2021-10-21	2026-10-20	20		
Melissa city	City	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		
Murphy city	City	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		
New Hope town	Town	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		
Parker city	City	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		this jurisdiction approved 2022-12-28
Plano city	City	Approved, expires 2029-05-07	Plano (FEMA plan 108705)	2024-05-08	2029-05-07	950		
Princeton city	City	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		
Prosper town	Town	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Richardson city	City	Approved, expires 2030-06-29	Dallas County (FEMA plan 110535)	2025-06-30	2030-06-29	1,368		this jurisdiction approved 2025-09-18
Royse City city	City	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Sachse city	City	Approved, expires 2030-06-29	Dallas County (FEMA plan 110535)	2025-06-30	2030-06-29	1,368		this jurisdiction approved 2025-09-18
St. Paul town	Town	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		
Van Alstyne city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743		this jurisdiction approved 2024-01-25
Wylie city	City	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257		
Gunter Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743		this jurisdiction approved 2024-01-25
Leonard Independent School District	School/School District	Approved, expires 2027-10-26	Fannin County (FEMA plan 107110)	2022-10-27	2027-10-26	391		
Rockwall Independent School District	School/School District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Royse City Independent School District	School/School District	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Trenton Independent School District	School/School District	Approved, expires 2027-10-26	Fannin County (FEMA plan 107110)	2022-10-27	2027-10-26	391		
Van Alstyne Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743		this jurisdiction approved 2024-01-25
Whitewright Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743		this jurisdiction approved 2024-02-08

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	Tornado	Very High	Very High	\$24,246,330	\$1,480	\$396,149,521	\$420,397,341	23	
2	Inland Flooding	Relatively High	Relatively High	\$153,133,807	\$55,122	\$120,745	\$153,309,674	108	
3	Hail	Very High	Very High	\$96,355,895	\$761	\$145,426	\$96,502,081	541	
4	Cold Wave	Relatively High	Very High	\$344,972	\$70,497	\$18,180,353	\$18,595,821	8	
5	Heat Wave	Relatively High	Relatively High	\$718	\$431	\$18,190,238	\$18,191,386	61	
6	Earthquake	Relatively Low	Relatively Low	\$2,248,503	n/a	\$694,841	\$2,943,343		Storm Events does not record earthquakes.
7	Strong Wind	Relatively High	Relatively High	\$228,239	\$243	\$2,348,571	\$2,577,054	313	Includes 4 High Wind and 6 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
8	Ice Storm	Relatively High	Relatively High	\$1,261,339	n/a	\$273,161	\$1,534,500	6	
9	Lightning	Relatively Moderate	Relatively Moderate	\$582,584	n/a	\$67,299	\$649,884	65	
10	Wildfire	Relatively Low	Relatively Low	\$546,878	\$301	\$87,786	\$634,965	4	
11	Winter Weather	Relatively High	Relatively High	\$125,367	\$470	\$499,389	\$625,226	42	
12	Hurricane	Relatively Low	Relatively Low	\$262,684	\$15,600	\$14,023	\$292,306	1	
13	Drought	Relatively Low	Relatively Low	n/a	\$46,676	n/a	\$46,676	69	
14	Landslide	Very Low	Very Low	\$2,285	n/a	\$6	\$2,290	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

Local data needed: state and local landslide records (Storm Events records this hazard only in part).

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 318.13 (Relatively Low, 66.8); tract 319.02 (Relatively Low, 62.3); tract 318.07 (Relatively Low, 61.3)
Hurricane	tract 301.02 (Very Low, 46.4); tract 305.11 (Very Low, 46.4); tract 319.02 (Very Low, 46.0)
Landslide	tract 301.02 (Relatively Low, 86.1); tract 302.02 (Relatively Low, 84.3); tract 302.01 (Relatively Low, 83.7)
Tornado	tract 305.11 (Very High, 100.0); tract 302.07 (Very High, 100.0); tract 309.03 (Very High, 100.0)
Wildfire	tract 303.07 (Relatively Moderate, 92.3); tract 311.02 (Relatively Moderate, 89.4); tract 301.02 (Relatively Moderate, 89.3)

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 318.13 is Census Tract 318.13). 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, 1997 to 2026 (8 zone-level)	1 day to 4 days (median 2.5 days); 8 with a recorded value	4 consecutive days, 2026-01-24 to 2026-01-27, zone-level	Extreme Cold/Wind Chill, 2021-02-14, \$6,000,000 property; crops not reported, reported for the zone (2021 dollars)	Countywide (zone-level records).	Wind chill: in event narratives only (local data needed).
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	69 records, 1996 to 2024 (69 zone-level)	6 days to 426 days (median 45 days); 20 with a recorded value	426 days (14 months), 2014-03-01 to 2015-04-30, a run of 14 consecutive Storm Events drought records, zone-level	Drought, 2006-10-01, \$500,000 property; \$500,000 crops, reported for the zone (2006 dollars)	Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	647 records, 1958 to 2026	0.75 in to 5.25 in (median 1 in); 647 with a recorded value	5.25 in hail, 2016-04-11	Hail, 2023-05-19, \$400,000,000 property; \$0 crops (2023 dollars)	Event records naming jurisdictions in the plan: Plano city (72 records), Allen city (58 records), Frisco city (42 records), McKinney city (38 records), Wylie city (33 records), Anna city (24 records), Prosper town (21 records), Farmersville city (20 records), Murphy city (20 records), Melissa city (19 records); and 10 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	61 records, 1997 to 2026 (61 zone-level)	1 day to 85 days (median 4 days); 41 with a recorded value	July 2000 to September 2000 (3 monthly summary records), zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed).
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	1 record, 2005 (1 zone-level)		Strongest recorded: Tropical Storm record, 2005-09-24, \$3,000 property; crops not reported (2005 dollars); NWS zone TXZ104		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)	6 records, 1998 to 2023 (6 zone-level)		Ice Storm, 2011-02-01, \$150,000 property; \$0 crops (2011 dollars); NWS zone TXZ104		Countywide (zone-level records).	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)	108 records, 1996 to 2026		Flash Flood, 2007-10-15, \$80,000 property; \$0 crops (2007 dollars)		Event records naming jurisdictions in the plan: Plano city (19 records), McKinney city (12 records), Celina city (10 records), Melissa city (7 records), Wylie city (7 records), Fairview town (6 records), Lavon city (6 records), Anna city (5 records), Farmersville city (5 records), Frisco city (5 records); and 6 more jurisdictions (see the Excel file).	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)	65 records, 1996 to 2025		Lightning, 2025-11-20, \$1,000,000 property; \$0 crops (2025 dollars)		Event records naming jurisdictions in the plan: Frisco city (9 records), Plano city (8 records), McKinney city (3 records), Murphy city (3 records), Allen city (2 records), Prosper town (2 records), Anna city (1 record), Blue Ridge city (1 record), Celina city (1 record), Lavon city (1 record); and 3 more jurisdictions (see the Excel file).	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)	10 records, 2006 to 2026 (10 zone-level)	30 kt (35 mph) to 61 kt (70 mph) (median 46.5 kt (54 mph)); 10 with a recorded value	61 kt (70 mph) measured gust, High Wind, 2024-05-26; NWS zone TXZ104	High Wind, 2007-02-24, \$200,000 property; \$0 crops, reported for the zone (2007 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	429 records, 1958 to 2026	35 kt (40 mph) to 76 kt (87 mph) (median 55 kt (63 mph)); 276 with a recorded value	76 kt (87 mph) measured gust, Thunderstorm Wind, 2008-04-10	Thunderstorm Wind, 2019-10-20, \$500,000 property; \$0 crops (2019 dollars)	Event records naming jurisdictions in the plan: Plano city (52 records), McKinney city (34 records), Frisco city (25 records), Allen city (22 records), Celina city (22 records), Anna city (13 records), Wylie city (13 records), Farmersville city (12 records), Melissa city (12 records), Princeton city (11 records); and 9 more jurisdictions (see the Excel file).	Speeds under 20 kt (likely entry errors) are left out of the observed range.
Tornado	Enhanced Fujita (Fujita before Feb 2007)	55 records, 1954 to 2025	F/EF0 to F/EF3 (median F/EF1); 55 with a recorded value	F3 tornado, 2006-05-09, 4 mi within this county, 300 yd wide, \$1,000,000 property; crops not reported (2006 dollars), 2 direct deaths, 6 direct injuries	Tornado, 2008-04-10, \$12,000,000 property; \$0 crops (2008 dollars)	Event records naming jurisdictions in the plan: Celina city (4 records), Anna city (3 records), Farmersville city (3 records), Allen city (2 records), Blue Ridge city (2 records), Frisco city (2 records), Princeton city (2 records), Fairview town (1 record), Wylie 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, 1996 to 2012 (3 zone-level)		Wildfire, 2011-09-05, \$50,000 property; \$0 crops (2011 dollars); NWS zone TXZ104		Event records naming jurisdictions in the plan: Princeton city (1 record). Zone-level records (3) apply countywide.	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)	42 records, 1996 to 2026 (42 zone-level)		Heavy Snow, 2010-02-11, \$1,000,000 property; \$0 crops (2010 dollars); NWS zone TXZ104		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: 20 declarations covering 12 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-05-17	2024-04-26	DR-4781-TX	Major disaster	Severe Storms, Straight- Line Winds, Tornadoes, and Flooding	Inland Flooding (primary); also designated: Strong Wind, Tornado	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	\$639,331.42		
2021-02-14	2021-02-11	EM-3554-TX	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded		same incident as DR-4586
2020-03-25	2020-01-20	DR-4485-TX	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$2,796,382.04		
2020-03-13	2020-01-20	EM-3458-TX	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4485
2008-09-10	2008-09-07	EM-3294-TX	Emergency	Hurricane Ike	Hurricane	no Public Assistance recorded		
2008-08-29	2008-08-27	EM-3290-TX	Emergency	Hurricane Gustav	Hurricane	no Public Assistance recorded		
2008-03-14	2008-03-14	EM-3284-TX	Emergency	Wildfires	Wildfire	no Public Assistance recorded		
2007-06-29	2007-06-16	DR-1709-TX	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$769,599.15		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2006-01-11	2005-11-27	DR-1624-TX	Major disaster	Extreme Wildfire Threat	Wildfire	\$14,266.99		
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	no Public Assistance recorded		
2005-09-21	2005-09-20	EM-3261-TX	Emergency	Hurricane Rita	Hurricane: evacuation support (county designated for sheltering evacuees, no Individual Assistance), not a local hazard event; not counted	no Public Assistance recorded		same incident as DR-1606
2005-09-02	2005-08-29	EM-3216-TX	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	\$7,525,842.97		
2003-02-01	2003-02-01	EM-3171-TX	Emergency	Loss of the Space Shuttle Columbia	Non-natural, not counted	\$14,497.23		
1999-09-01	1999-08-01	EM-3142-TX	Emergency	Extreme Fire Hazards	Wildfire	no Public Assistance recorded		
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		
1993-09-10	1993-08-30	EM-3113-TX	Emergency	Extreme Fire Hazard	Drought (primary); also designated: Wildfire	no Public Assistance recorded		
1990-05-02	1990-04-15	DR-863-TX	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	PA not declared for this county		
1989-05-19	1989-05-04	DR-828-TX	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1966-05-12	1966-05-12	DR-218-TX	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		

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

Statewide declarations

Source: 2

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

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

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

Public Assistance filed under this county for declarations that do not list it: 2 rows, \$34,805.98

Sources: 2, 3

FEMA number	Declared	Title	Applicant	PA obligated <i>federal share obligated, nominal dollars</i>
DR-4223-TX	2015-05-29	Severe Storms, Tornadoes, Straight-Line Winds and Flooding	Prosper, Town of	\$30,644.63
DR-4223-TX	2015-05-29	Severe Storms, Tornadoes, Straight-Line Winds and Flooding	Frisco, City of	\$4,161.35

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	5	0	5	0	0	1996 to 2026-06-30	
Drought	69	8	4	12	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	647	110	25	135	0	0	1955 to 2026-06-30	
Heat Wave	61	32	6	33	0	0	1996 to 2026-06-30	
Hurricane	1	0	0	0	2	0	1996 to 2026-06-30	
Ice Storm	6	1	0	1	1	0	1996 to 2026-06-30	
Inland Flooding	108	18	3	21	5	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	65	5	0	5	0	0	1996 to 2026-06-30	
Strong Wind	439	55	1	56	1	1	1955 to 2026-06-30	Includes 4 High Wind and 6 Strong Wind records.
Tornado	55	5	1	6	4	1	1950 to 2026-06-30	
Wildfire	4	0	0	0	4	0	1996 to 2026-06-30	
Winter Weather	42	3	1	4	0	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2026-01-24	Extreme Cold/ Wind Chill		\$0 property; \$0 crops, reported for the zone (2026 dollars)	0, 0	NWS zone TXZ104 (COLLIN), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2025-11-20	Lightning		\$1,000,000 property; \$0 crops (2025 dollars)	0, 0	SHEPTON	new since last plan; within last 5 years	B1-c worst recorded: Lightning
2024-05-26	High Wind	61 kt (70 mph) measured gust	\$0 property; \$0 crops, reported for the zone (2024 dollars)	0, 0	NWS zone TXZ104 (COLLIN), zone-level	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2016-04-11	Hail	5.25 in	\$60,000,000 property; \$0 crops (2016 dollars)	0, 0	WYLIE		B1-c worst recorded: Hail
2015-12-26	Tornado	EF2, 5.29 mi within this county, 300 yd wide	\$1,400,000 property; \$0 crops (2015 dollars)	2, 119	COPEVILLE to FARMERSVILLE		deaths or injuries recorded
2013-08-23	Thunderstorm Wind	43 kt (49 mph) estimated gust	\$10,000 property; \$0 crops (2013 dollars)	2, 0	ANNA		deaths or injuries recorded
2011-09-05	Wildfire		\$50,000 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone TXZ104 (COLLIN), zone-level		B1-c worst recorded: Wildfire
2011-02-01	Ice Storm		\$150,000 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone TXZ104 (COLLIN), zone-level		B1-c worst recorded: Ice Storm
2008-04-10	Thunderstorm Wind	76 kt (87 mph) measured gust	\$0 property; \$0 crops (2008 dollars)	0, 0	MCKINNEY		B1-c worst recorded: Thunderstorm Wind
2007-10-15	Flash Flood		\$80,000 property; \$0 crops (2007 dollars)	0, 0	PLANO to MCKINNEY		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2006-05-09	Tornado	F3, 4 mi within this county, 300 yd wide	\$1,000,000 property; crops not reported (2006 dollars)	2, 6	ANNA		deaths or injuries recorded
2000-07-01	Heat		damage not reported	0, 0	NWS zone TXZ104 (COLLIN), zone-level		B1-c worst recorded: Excessive Heat, Heat

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,505 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	1.05	event-days per year	about 1.05 days per year	Likely (from Storm Events: 5 of 30 years)	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	20	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	29.8	event-days per year	about 29.8 days per year	Likely (from Storm Events: 15 of 30 years)	event-days in 15 of 30 years, 1996 to 2025 (50%)	1,106	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00102	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.102%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	8.79	events per year	about 8.79 per year	Highly likely	FEMA annualized frequency (modeled)	333.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	18.4	event-days per year	about 18.4 days per year	Likely (from Storm Events: 14 of 30 years)	event-days in 14 of 30 years, 1996 to 2025 (46.7%)	303	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0126	events per year	about 1 in 80 years	Possible	FEMA annualized frequency (modeled)	2	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	1.23	event-days per year	about 1.23 days per year	Likely (from Storm Events: 6 of 30 years)	event-days in 6 of 30 years, 1996 to 2025 (20%)	83	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.11	event-days per year	about 2.11 days per year	Likely (from Storm Events: 24 of 30 years)	event-days in 24 of 30 years, 1996 to 2025 (80%)	59	1996 to 2023 (28 years)	see B1-f	
Landslide	0.116	events per year (modeled)	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	56.2	days per year with a strike	about 56.2 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.4	events per year	about 4.4 per year	Highly likely	FEMA annualized frequency (modeled)	168	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	0.863	events per year	about 0.86 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000865	annual probability at a location	chance a given location in the county burns in a year: 0.0865%	Likely (from Storm Events: 4 of 30 years)	Storm Events records in 4 of 30 years, 1996 to 2025 (13.3%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI.
Winter Weather	4.58	event-days per year	about 4.58 days per year	Likely (from Storm Events: 23 of 30 years)	event-days in 23 of 30 years, 1996 to 2025 (76.7%)	87	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	327	30	10.9
Hail	2.00 in+	1996 to 2025	76	30	2.53
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	199	30	6.63
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	69	30	2.3
Tornado	EF0-1	1996 to 2025	19	30	0.633
Tornado	EF2-3	1996 to 2025	4	30	0.133
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	220 of 220	16.0	56.7	88.1	Relatively High 4, Relatively Moderate 160, Relatively Low 55, Very Low 1
Drought	91 of 220	66.8	71.3	83.6	Relatively Low 15, Very Low 76, No Rating 129
Earthquake	220 of 220	2.8	27.7	66.8	Relatively Low 19, Very Low 201
Hail	220 of 220	71.4	98.1	99.9	Very High 108, Relatively High 110, Relatively Moderate 2
Heat Wave	220 of 220	1.7	67.3	93.8	Relatively High 10, Relatively Moderate 150, Relatively Low 59, Very Low 1
Hurricane	220 of 220	19.0	33.9	46.4	Very Low 220
Ice Storm	220 of 220	3.4	51.6	86.7	Relatively Moderate 27, Relatively Low 167, Very Low 26
Inland Flooding	220 of 220	0.4	39.4	96.0	Very High 1, Relatively High 20, Relatively Moderate 67, Relatively Low 99, Very Low 33
Landslide	189 of 220	9.0	42.6	86.1	Relatively Low 5, Very Low 184, No Rating 31
Lightning	220 of 220	0.6	13.9	46.2	Relatively Low 50, Very Low 170
Strong Wind	220 of 220	0.8	34.1	72.4	Relatively Moderate 6, Relatively Low 201, Very Low 13

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	220 of 220	17.2	99.8	100.0	Very High 218, Relatively High 1, Very Low 1
Wildfire	186 of 220	19.6	39.3	92.3	Relatively Moderate 6, Relatively Low 49, Very Low 131, No Rating 34
Winter Weather	220 of 220	14.1	46.5	80.1	Relatively High 1, Relatively Moderate 100, Relatively Low 118, Very Low 1

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
Collin County	County	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 5	\$1,122,203.39	0 total; 0 since its plan	Includes \$426,133.63 for declarations not counted as hazard incidents (EM-3216-TX).
Allen city	City	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 0	\$30,628.34	87 total; 16 since its plan	Includes \$30,628.34 for declarations not counted as hazard incidents (EM-3216-TX).
Anna city	City	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	46 total; 12 since its plan	
Blue Ridge city	City	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	21 total; 2 since its plan	
Carrollton city	City	Approved, expires 2030-06-29	FMA RL 0, SRL 0; any 2	no Public Assistance recorded	0 total; 0 since its plan	Whole community, including the part in Dallas County; none of its repeat-flood properties are in this county.
Celina city	City	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 0	\$12,901.52	55 total; 10 since its plan	
Dallas city	City	Approved, expires 2029-09-04	FMA RL 9, SRL 20; any 97	no Public Assistance recorded	0 total; 0 since its plan	Whole community, including the part in Dallas County; in-county portion (county table): FMA RL 0, FMA SRL 1, NFIP RL 5, NFIP SRL 0, any category 6.
Fairview town	Town	Approved, expires 2027-06-14	FMA RL 0, SRL 1; any 2	no Public Assistance recorded	22 total; 5 since its plan	
Farmersville city	City	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	40 total; 5 since its plan	
Frisco city	City	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 3	\$904,952.89	83 total; 5 since its plan	Whole community, including the part in Denton County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 1, NFIP SRL 0, any category 1. Includes \$896,362.65 for declarations not counted as hazard incidents (DR-4485-TX, EM-3216-TX).

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Garland city	City	Approved, expires 2028-01-22	FMA RL 8, SRL 15; any 50	no Public Assistance recorded	1 total; 0 since its plan	Whole community, including the part in Dallas County; none of its repeat-flood properties are in this county.
Josephine city	City	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	3 total; 3 since its plan	
Lavon city	City	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	23 total; 3 since its plan	
Lowry Crossing city	City	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 0	\$30,296.40	0 total; 0 since its plan	
Lucas city	City	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 3	no Public Assistance recorded	12 total; 2 since its plan	
McKinney city	City	Approved, expires 2026-10-20	FMA RL 0, SRL 0; any 3	\$1,786,324.25	87 total; 15 since its plan	Includes \$1,608,295.87 for declarations not counted as hazard incidents (DR-4485-TX, EM-3216-TX).
Melissa city	City	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	38 total; 5 since its plan	
Murphy city	City	Approved, expires 2027-06-14	FMA RL 0, SRL 1; any 2	no Public Assistance recorded	30 total; 6 since its plan	
New Hope town	Town	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Parker city	City	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 7	no Public Assistance recorded	16 total; 4 since its plan	
Plano city	City	Approved, expires 2029-05-07	FMA RL 0, SRL 0; any 8	\$6,851,190.28	151 total; 9 since its plan	Includes \$6,614,783.88 for declarations not counted as hazard incidents (DR-4485-TX, EM-3171-TX, EM-3216-TX).
Princeton city	City	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 0	\$113,412.76	29 total; 5 since its plan	Includes \$18,710.88 for declarations not counted as hazard incidents (DR-4485-TX).
Prosper town	Town	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 0	\$125,688.67	36 total; 5 since its plan	Includes \$20,159.30 for declarations not counted as hazard incidents (DR-4485-TX).
Richardson city	City	Approved, expires 2030-06-29	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Royse City city	City	No approved plan on record	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	3 total; no approved plan	
Sachse city	City	Approved, expires 2030-06-29	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	1 total; 0 since its plan	Whole community, including the part in Dallas County; none of its repeat-flood properties are in this county.
St. Paul town	Town	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 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				
Van Alstyne city	City	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Wylie city	City	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 0	\$205,727.96	54 total; 10 since its plan	Includes \$205,727.96 for declarations not counted as hazard incidents (EM-3216-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 2022-06-15 <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	\$206,290,083,626	\$86,047,259	1,063,648	\$344,972	\$70,497	\$18,180,353	0.000167%		\$0		
Drought	n/a	\$32,372,768	n/a	n/a	\$46,676	n/a	0.144% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$343,070,403,103	n/a	1,064,465	\$2,248,503	n/a	\$694,841	0.000655%				
Hail	\$206,290,272,695	\$86,047,259	1,063,649	\$96,355,895	\$761	\$145,426	0.0467%	\$1,302,768,000			
Heat Wave	\$206,290,083,626	\$86,047,259	1,063,648	\$718	\$431	\$18,190,238	under 0.0001%		\$0		
Hurricane	\$204,676,661,495	\$85,035,559	1,055,193	\$262,684	\$15,600	\$14,023	0.000128%				
Ice Storm	\$206,248,904,357	n/a	1,063,341	\$1,261,339	n/a	\$273,161	0.000612%				

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 2022-06-15 <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	\$206,116,670,591	\$8,672,904	8,309	\$153,133,807	\$55,122	\$120,745	n/a (see note)	\$129,000		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	\$359,384,321	n/a	1,750	\$2,285	n/a	\$6	0.000636%				
Lightning	\$206,290,272,695	n/a	1,063,649	\$582,584	n/a	\$67,299	0.000282%	\$1,900,000			
Strong Wind	\$206,290,272,695	\$86,047,259	1,063,649	\$228,239	\$243	\$2,348,571	0.000111%	\$515,000	\$0	no Public Assistance recorded (1 declaration)	
Tornado	\$206,290,272,695	\$86,047,259	1,063,649	\$24,246,330	\$1,480	\$396,149,521	0.0118%	\$1,235,000		no Public Assistance recorded (1 declaration)	
Wildfire	\$15,052,499,827	\$41,134,854	115,180	\$546,878	\$301	\$87,786	0.00363%				
Winter Weather	\$206,290,083,626	\$86,047,259	1,063,648	\$125,367	\$470	\$499,389	under 0.0001%		\$0		

Totals since 2022-06-15 (Storm Events through 2026-06-30): 191 county-coded records, 191 with a damage value recorded (including \$0), \$1,306,547,000; 51 zone-level records, 49 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: none recorded on the 1 counted declaration.

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	1,063,649
Building value (total, not at risk)	\$206,290,272,695
Agriculture value (total, not at risk)	\$86,047,259
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$279,531,180
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)	\$436,771,358
Social vulnerability rating	Very Low
Community resilience rating	Relatively Moderate
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)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	3
Repetitive loss, NFIP insurance definition	38	Severe repetitive loss, NFIP insurance definition	2

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	0	3	38	2	39	1	14
of which: Collin County (unincorporated area)	0	0	5	0	5	0	1
of which: Frisco city	0	0	1	0	1	0	1
of which: McKinney city	0	0	3	0	3	0	0
of which: Murphy city	0	1	2	1	2	0	1

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: Parker city	0	0	7	0	7	0	3
of which: Plano city	0	0	8	0	8	0	4
of which: Dallas city	0	1	5	0	6	1	1
of which: Westminster town (community ID not in plan data)	0	0	1	0	1	0	1
of which: Fairview town	0	1	2	1	2	0	0
of which: Lavon city	0	0	1	0	1	0	1
of which: Lucas city	0	0	3	0	3	0	1
Statewide, no county in FEMA's file	3	8	12	7	13	1	9

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

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Collin County	480130	0	0	5	0	5	0	1	
Allen city	480131	0	0	0	0	0	0	0	
Anna city	480132	0	0	0	0	0	0	0	
Blue Ridge city	481628	0	0	0	0	0	0	0	
Carrollton city	480167	0	0	2	0	2	0	0	Whole community, including the part in Dallas County; none of its repeat-flood properties are in this county.
Celina city	480133	0	0	0	0	0	0	0	
Dallas city	480171	9	20	93	17	97	2	45	Whole community, including the part in Dallas County; in-county portion (county table): FMA RL 0, FMA SRL 1, NFIP RL 5, NFIP SRL 0, any category 6.
Fairview town	481069	0	1	2	1	2	0	0	
Farmersville city	481627	0	0	0	0	0	0	0	
Frisco city	480134	0	0	3	0	3	0	2	Whole community, including the part in Denton County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 1, NFIP SRL 0, any category 1.
Garland city	485471	8	15	48	13	50	2	21	Whole community, including the part in Dallas County; none of its repeat-flood properties are in this county.
Josephine city	480756	0	0	0	0	0	0	0	
Lavon city	481313	0	0	1	0	1	0	1	
Lowry Crossing city	481631	0	0	0	0	0	0	0	
Lucas city	481545	0	0	3	0	3	0	1	
McKinney city	480135	0	0	3	0	3	0	0	
Melissa city	481626	0	0	0	0	0	0	0	
Murphy city	480137	0	1	2	1	2	0	1	

Jurisdiction	NFIP community ID	RL, FMA properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties	Note
New Hope town	480138	0	0	0	0	0	0	0	
Parker city	480139	0	0	7	0	7	0	3	
Plano city	480140	0	0	8	0	8	0	4	
Princeton city	480757	0	0	0	0	0	0	0	
Prosper town	480141	0	0	0	0	0	0	0	
Richardson city	480184	0	0	0	0	0	0	0	
Royse City city	480548	0	0	0	0	0	0	0	
Sachse city	480186	0	0	1	0	1	0	1	Whole community, including the part in Dallas County; none of its repeat-flood properties are in this county.
St. Paul town	481318	0	0	0	0	0	0	0	
Van Alstyne city	481620	0	0	0	0	0	0	0	
Wylie city	480759	0	0	0	0	0	0	0	

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

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties
single-family residential	0	2	33	1	34	1	13
2 to 4 unit residential	0	0	1	0	1	0	0
other residential	0	0	1	0	1	0	1
non-residential	0	1	3	1	3	0	0
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 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 38 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_scscd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)
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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). Collin County, TX: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 48085). Automated baseline. <https://hazardplain.org/tx/48085/> 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.