

Comal County, TX

Risk-assessment baseline packet

County FIPS: 48091 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: No approved plan on record.
Update: FEMA tracker shows a plan awaiting revisions.
Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$117,706,322 a year), Tornado (\$10,911,554) and Cold Wave (\$3,405,690).
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; 48091 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, page 2
- 4. Supports FEMA checklist item B1-a: hazard identification, page 4
- 5. Supports FEMA checklist item B1-b: hazard location, page 5
- 6. Supports FEMA checklist item B1-c: hazard extent, page 6
- 7. Supports FEMA checklist item B1-d: previous occurrences, page 8
- 8. Supports FEMA checklist item B1-e: probability of future events, page 13
- 9. Supports FEMA checklist item B1-f: hazards that vary across jurisdictions, page 15
- 10. Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts, page 17
- 11. Supports FEMA checklist item B2-a: vulnerability (county context), page 18
- 12. Supports FEMA checklist item B2-c: repetitive loss properties, page 19
- 13. Sources, what the plan adds, disclaimer and citation, page 21

Plan clock

Status:	No approved plan on record	Plan:	none
Approved:	none	Expires:	none
Update underway:	FEMA tracker shows a plan awaiting revisions		

FEMA's plan status data lists no approved plan for this jurisdiction.

What changed since your last plan

Not available. No approved plan on record, so there is no approval date to count from.

Sources: 1, 2, 4, 6 (numbered list at the end)

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
Comal County	County	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Bulverde city	City	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Fair Oaks Ranch city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	Bexar County (FEMA plan 108952), pending adoption here	2024-03-28 by FEMA; not yet adopted here	2029-03-27 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Garden Ridge city	City	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
New Braunfels city	City	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Spring Branch city	City	No approved plan on record	none	none	none		FEMA tracker shows a plan awaiting revisions	
Wimberley Independent School District	School/School District	Approved, expires 2030-10-06	Hays County (FEMA plan 110433)	2025-10-07	2030-10-06	1,467		this jurisdiction approved 2026-02-13
Canyon Regional Water Authority (CRWA)	Water/Sewer Authority	Expired on 2024-05-07	Canyon Regional Water Authority (FEMA plan 105666)	2019-05-08	2024-05-07	-876		
Green Valley Special Utility District	Electric/Power Authority	Expired on 2024-07-10	Green Valley Special Utility District (FEMA plan 105483)	2019-07-11	2024-07-10	-812		

State plan status and tribal plans in this state: see the state page.

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams
- debris flows
- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively High	Relatively High	\$40,752,805	\$125,130	\$76,828,387	\$117,706,322	147	
2	Tornado	Relatively High	Relatively High	\$3,241,754	\$263	\$7,669,536	\$10,911,554	7	
3	Cold Wave	Relatively Moderate	Relatively Moderate	\$38,716	\$6,083	\$3,360,891	\$3,405,690	5	
4	Hail	Relatively High	Relatively High	\$2,506,457	\$156,703	\$463,221	\$3,126,381	143	
5	Heat Wave	Relatively Moderate	Relatively Moderate	\$241	\$34	\$3,005,742	\$3,006,018	9	
6	Wildfire	Relatively Moderate	Relatively Moderate	\$1,264,551	\$80	\$141,851	\$1,406,483	0	Declared 7 times; no Storm Events record of this type.
7	Strong Wind	Relatively Moderate	Relatively Moderate	\$467,071	\$950	\$875,962	\$1,343,983	58	
8	Lightning	Relatively High	Relatively High	\$15,071	n/a	\$1,292,677	\$1,307,749	1	
9	Winter Weather	Relatively High	Relatively High	\$132,474	\$198	\$381,224	\$513,895	33	
10	Drought	Relatively Moderate	Relatively Moderate	n/a	\$480,621	n/a	\$480,621	93	
11	Hurricane	Relatively Low	Relatively Low	\$298,531	\$11,789	\$15,387	\$325,706	1	
12	Ice Storm	Relatively Moderate	Relatively Moderate	\$24,391	n/a	\$135,814	\$160,205	0	Declared 1 time; no Storm Events record of this type.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
13	Earthquake	Very Low	Very Low	\$20,813	n/a	\$5,092	\$25,906		Storm Events does not record earthquakes.
14	Landslide	Very Low	Very Low	\$1,238	n/a	\$147	\$1,386	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 and landslide 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, coastal flooding, tsunامي and volcanic activity. That is the evidence for leaving them out of the plan.

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

Supports FEMA checklist item B1-b: hazard location

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

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

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

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 3108.01 (Very Low, 10.3); tract 3105.03 (Very Low, 8.3); tract 3109.04 (Very Low, 7.9)
Hurricane	tract 3108.01 (Relatively Low, 58.4); tract 3109.04 (Relatively Low, 57.3); tract 3107.03 (Relatively Low, 55.7)
Landslide	tract 3106.11 (Relatively Low, 89.4); tract 3106.14 (Relatively Low, 87.4); tract 3109.01 (Relatively Low, 84.5)
Tornado	tract 3107.03 (Very High, 96.0); tract 3109.04 (Very High, 95.8); tract 3104.01 (Very High, 95.3)
Wildfire	tract 3109.01 (Relatively Moderate, 95.6); tract 3107.03 (Relatively Moderate, 95.2); tract 3107.02 (Relatively Moderate, 95.0)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 3108.01 is Census Tract 3108.01). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	5 records, 2021 to 2024 (5 zone-level)	1 day to 4 days (median 1 day); 3 with a recorded value	4 consecutive days, 2024-01-14 to 2024-01-17, zone-level		Countywide (zone-level records).	Wind chill: in event narratives only (local data needed).
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	93 records, 1996 to 2026 (93 zone-level)	30 days to 694 days (median 103.5 days); 18 with a recorded value	694 days (about 22.8 months), 2022-03-01 to 2024-01-23, a run of 23 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	182 records, 1957 to 2026	0.75 in to 2.75 in (median 1 in); 181 with a recorded value	2.75 in hail, 2016-04-30; same size also recorded on 1963-05-27	Hail, 2000-03-26, \$100,000 property; \$0 crops (2000 dollars)	Event records naming jurisdictions in the plan: New Braunfels city (41 records), Bulverde city (18 records), Spring Branch city (12 records).	
Excessive Heat, Heat	heat index (in event narratives)	9 records, 1999 to 2024 (9 zone-level)	1 day to 28 days (median 3 days); 8 with a recorded value	August 2023 (1 monthly summary record), zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed). Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	1 record, 2017 (1 zone-level)		Strongest recorded: Tropical Storm record, 2017-08-26 to 2017-08-27, \$1,000,000 property; \$0 crops (2017 dollars); NWS zone TXZ206		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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Ice Storm	Sperry-Piltz ice scale (local data)	0					Ice thickness: in event narratives only (local data needed).
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	147 records, 1997 to 2026 (8 zone-level)		Flood, 1998-10-17, \$200,000,000 property; \$500,000 crops (1998 dollars), 50 direct injuries (reported for the zone); NWS zone TXZ206		Event records naming jurisdictions in the plan: New Braunfels city (19 records), Spring Branch city (14 records), Bulverde city (10 records). Zone-level records (8) 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)	1 record, 2004		Lightning, 2004-05-31, damage not reported, 8 direct injuries		No event record names a jurisdiction in the plan.	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)	0					
Thunderstorm Wind	wind speed (kt and mph)	82 records, 1963 to 2026	45 kt (52 mph) to 87 kt (100 mph) (median 56 kt (64 mph)); 55 with a recorded value	87 kt (100 mph) estimated gust, Thunderstorm Wind, 2025-10-24; same speed and measurement basis also recorded on 2025-10-24	Thunderstorm Wind, 1994-03-27, \$250,000 property; \$50,000 crops (1994 dollars)	Event records naming jurisdictions in the plan: New Braunfels city (17 records), Bulverde city (6 records), Spring Branch city (2 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	17 records, 1967 to 2025	F/EF0 to F/EF3 (median F/EF0); 17 with a recorded value	F3 tornado, 1967-09-20, 5 mi path length (whole path, pre-1996), 67 yd wide, \$250,000 property; crops not recorded (1967 dollars)	Tornado, 2023-04-20, \$250,000 property; \$0 crops (2023 dollars)	Event records naming jurisdictions in the plan: New Braunfels city (2 records), Spring Branch 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)	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)	33 records, 1996 to 2026 (33 zone-level)		Winter Storm, 2023-02-01, \$565,000 property; \$0 crops (2023 dollars); NWS zone TXZ206		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

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: 27 declarations covering 20 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

No approved plan on record, so there is no approval date to count from.

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2026-07-18	2026-07-12	EM-3649-TX	Emergency	Flooding	Inland Flooding (primary); also designated: Strong Wind, Tornado	not yet in FEMA's PA summaries (they cover declarations through 2026-06-30)	within last 5 years	
2023-04-21	2023-01-30	DR-4705-TX	Major disaster	Severe Winter Storm	Winter Weather	\$251,551.66	within last 5 years	
2021-02-19	2021-02-11	DR-4586-TX	Major disaster	Severe Winter Storms	Ice Storm	\$917,750.75		
2021-02-14	2021-02-11	EM-3554-TX	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded		same incident as DR-4586
2020-03-25	2020-01-20	DR-4485-TX	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$485,314.69		
2020-03-13	2020-01-20	EM-3458-TX	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4485
2017-08-25	2017-08-23	DR-4332-TX	Major disaster	Hurricane Harvey	Hurricane	\$338,901.46		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2015-11-25	2015-10-22	DR-4245-TX	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado	\$521,346.71		
2015-05-29	2015-05-04	DR-4223-TX	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds and Flooding	Inland Flooding; Strong Wind; Tornado	\$221,460.72		
2010-06-29	2010-06-27	EM-3313-TX	Emergency	Tropical Storm Alex	Hurricane	no Public Assistance recorded		
2008-09-10	2008-09-07	EM-3294-TX	Emergency	Hurricane Ike	Hurricane	no Public Assistance recorded		
2008-03-14	2008-03-14	EM-3284-TX	Emergency	Wildfires	Wildfire	no Public Assistance recorded		
2006-08-16	2006-08-16	FM-2666-TX	Fire management	Purgatory Road Fire	Wildfire	no Public Assistance recorded		
2006-01-11	2005-11-27	DR-1624-TX	Major disaster	Extreme Wildfire Threat	Wildfire	\$5,109.13		
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	no Public Assistance recorded		
2002-07-04	2002-06-29	DR-1425-TX	Major disaster	Severe Storms and Flooding	Inland Flooding	\$2,594,138.37		
2000-01-04	2000-01-04	FM-2290-TX	Fire management	Purgatory Fire	Wildfire	no Public Assistance recorded		
1999-09-01	1999-08-01	EM-3142-TX	Emergency	Extreme Fire Hazards	Wildfire	no Public Assistance recorded		
1999-03-02	1999-03-03	FM-2249-TX	Fire management	Fischer Fire	Wildfire	no Public Assistance recorded		
1998-10-21	1998-10-17	DR-1257-TX	Major disaster	Tx-Flooding 10/18/98	Inland Flooding (primary); also designated: Tornado	\$2,491,457.30		
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		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
1997-07-07	1997-06-21	DR-1179-TX	Major disaster	Severe Storms and Flooding	Inland Flooding	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		
1991-12-26	1991-12-20	DR-930-TX	Major disaster	Severe Thunderstorms	Inland Flooding	no Public Assistance recorded		
1972-05-20	1972-05-20	DR-333-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 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	5			4	0		1996 to 2026-06-30	
Drought	93			41	1		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	182			44	0		1955 to 2026-06-30	
Heat Wave	9			6	0		1996 to 2026-06-30	
Hurricane	1			0	3		1996 to 2026-06-30	
Ice Storm	0			0	1		1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Inland Flooding	147			13	8		1996 to 2026-06-30	
Landslide	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	1			0	0		1996 to 2026-06-30	
Strong Wind	82			15	3		1955 to 2026-06-30	
Tornado	17			3	4		1950 to 2026-06-30	
Wildfire	0			0	7		1996 to 2026-06-30	No Storm Events records of this type; 7 federal declared incidents (see declarations table)
Winter Weather	33			11	1		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
2025-10-24	Thunderstorm Wind	87 kt (100 mph) estimated gust	\$25,000 property; \$0 crops (2025 dollars)	0, 0	CANYON RES	within last 5 years	B1-c worst recorded: Thunderstorm Wind
2024-01-14	Cold/Wind Chill		\$0 property; \$0 crops, reported for the zone (2024 dollars)	0, 0	NWS zone TXZ206 (COMAL), zone-level	within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2023-08-01	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2023 dollars)	0, 0	NWS zone TXZ206 (COMAL), zone-level	within last 5 years	B1-c worst recorded: Excessive Heat, Heat
2023-02-01	Winter Storm		\$565,000 property; \$0 crops, reported for the zone (2023 dollars)	0, 0	NWS zone TXZ206 (COMAL), zone-level	within last 5 years	B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2022-03-01	Drought		\$0 property; \$0 crops, reported for the zone (2022 dollars)	0, 0	NWS zone TXZ206 (COMAL), zone-level	within last 5 years	B1-c worst recorded: Drought
2016-04-30	Hail	2.75 in	\$0 property; \$0 crops (2016 dollars)	0, 0	SPRING BRANCH		B1-c worst recorded: Hail
2015-10-30	Flash Flood		\$0 property; \$0 crops (2015 dollars)	1, 0	SPRING BRANCH		deaths or injuries recorded
2013-10-31	Flash Flood		\$100,000 property; \$0 crops (2013 dollars)	1, 0	NEW BRAUNFELS to COMAL		deaths or injuries recorded
2004-05-31	Lightning		damage not reported	0, 8	SATTLER		B1-c worst recorded: Lightning
1998-10-17	Flood		\$200,000,000 property; \$500,000 crops, reported for the zone (1998 dollars)	0, 50	NWS zone TXZ206 (COMAL), zone-level		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1998-10-17	Flash Flood		\$50,000,000 property; \$50,000 crops (1998 dollars)	2, 800	COUNTYWIDE		deaths or injuries recorded
1967-09-20	Tornado	F3, 5 mi path length (whole path, pre-1996), 67 yd wide	\$250,000 property; crops not recorded (1967 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" (570 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

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

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	0.632	event-days per year	about 0.632 days per year	Likely (from Storm Events: 3 of 30 years)	event-days in 3 of 30 years, 1996 to 2025 (10%)	12	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	85.9	event-days per year	about 85.9 days per year	Likely (from Storm Events: 15 of 30 years)	event-days in 15 of 30 years, 1996 to 2025 (50%)	2,954	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000345	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0345%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	3.9	events per year	about 3.9 per year	Highly likely	FEMA annualized frequency (modeled)	148.3 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	10.2	event-days per year	about 10.2 days per year	Likely (from Storm Events: 5 of 30 years)	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	167	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0397	events per year	about 1 in 25 years	Possible	FEMA annualized frequency (modeled)	10	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	0.512	event-days per year	about 0.512 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	35	1946-12-31 to 2014-02-12 (67 years)	countywide	No Storm Events ice storm record, 1996 to 2025
Inland Flooding	3.93	event-days per year	about 3.93 days per year	Likely (from Storm Events: 25 of 30 years)	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	110	1996 to 2023 (28 years)	see B1-f	
Landslide	0.163	events per year (modeled)	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	47.7	days per year with a strike	about 47.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	1.43	events per year	about 1.43 per year	Highly likely	FEMA annualized frequency (modeled)	55	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	0.249	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.00139	annual probability at a location	chance a given location in the county burns in a year: 0.139%		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	3.47	event-days per year	about 3.47 days per year	Likely (from Storm Events: 20 of 30 years)	event-days in 20 of 30 years, 1996 to 2025 (66.7%)	66	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	89	30	2.97
Hail	2.00 in+	1996 to 2025	5	30	0.167
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	42	30	1.4
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	5	30	0.167
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	10	30	0.333
Tornado	EF0-1	1996 to 2025	7	30	0.233
Tornado	EF2-3	1996 to 2025	0	30	0
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	33 of 33	45.8	64.4	80.1	Relatively High 4, Relatively Moderate 28, Relatively Low 1
Drought	16 of 33	77.0	87.9	97.2	Relatively Moderate 4, Relatively Low 9, Very Low 3, No Rating 17
Earthquake	33 of 33	0.6	4.3	10.3	Very Low 33
Hail	33 of 33	76.0	88.5	96.7	Relatively High 15, Relatively Moderate 18
Heat Wave	33 of 33	49.1	72.7	87.3	Relatively High 6, Relatively Moderate 24, Relatively Low 3
Hurricane	33 of 33	43.3	50.7	58.4	Relatively Low 15, Very Low 18
Ice Storm	33 of 33	24.1	45.7	65.2	Relatively Low 29, Very Low 4
Inland Flooding	33 of 33	30.4	98.3	99.9	Very High 22, Relatively High 8, Relatively Moderate 2, Relatively Low 1
Landslide	33 of 33	11.2	55.4	89.4	Relatively Low 4, Very Low 29
Lightning	33 of 33	61.5	83.6	95.7	Relatively High 26, Relatively Moderate 7
Strong Wind	33 of 33	51.0	70.7	85.2	Relatively High 5, Relatively Moderate 27, Relatively Low 1

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	33 of 33	66.3	83.6	96.0	Very High 7, Relatively High 22, Relatively Moderate 4
Wildfire	33 of 33	46.7	89.9	95.6	Relatively Moderate 18, Relatively Low 11, Very Low 4
Winter Weather	33 of 33	73.3	87.3	94.8	Relatively High 29, Relatively Moderate 4

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
Comal County	County	No approved plan on record	FMA RL 20, SRL 14; any 51	\$1,681,750.55	0 total; no approved plan	
Bulverde city	City	No approved plan on record	FMA RL 1, SRL 0; any 3	\$98,721.57	34 total; no approved plan	
Fair Oaks Ranch city	City	Plan 108952 approved 2024-03-28, pending adoption here; not yet eligible	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; no approved plan	
Garden Ridge city	City	No approved plan on record	FMA RL 0, SRL 0; any 0	\$12,930.72	0 total; no approved plan	
New Braunfels city	City	No approved plan on record	FMA RL 72, SRL 38; any 140	\$3,444,999.62	79 total; no approved plan	Whole community, including the part in Guadalupe County; in-county portion (county table): FMA RL 65, FMA SRL 36, NFIP RL 82, NFIP SRL 17, any category 105. Includes \$468,411.84 for declarations not counted as hazard incidents (DR-4485-TX).
Spring Branch city	City	No approved plan on record	FMA RL 0, SRL 0; any 3	no Public Assistance recorded	29 total; no approved plan	

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

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

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

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

Local data needed

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

No approved plan on record, so there is no approval date to count from.

- 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 plan <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	\$35,169,321,458	\$12,374,940	161,300	\$38,716	\$6,083	\$3,360,891	0.00011%				
Drought	n/a	\$1,066,684	n/a	n/a	\$480,621	n/a	45.1% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$59,474,127,132	n/a	161,501	\$20,813	n/a	\$5,092	under 0.0001%				
Hail	\$35,169,321,458	\$12,374,940	161,300	\$2,506,457	\$156,703	\$463,221	0.00713%				
Heat Wave	\$35,169,321,458	\$12,374,940	161,300	\$241	\$34	\$3,005,742	under 0.0001%				
Hurricane	\$35,168,096,210	\$12,313,255	161,293	\$298,531	\$11,789	\$15,387	0.000849%				
Ice Storm	\$35,166,609,382	n/a	161,279	\$24,391	n/a	\$135,814	under 0.0001%				
Inland Flooding	\$35,153,830,462	\$1,445,100	4,470	\$40,752,805	\$125,130	\$76,828,387	n/a (see note)				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	\$803,980,165	n/a	3,502	\$1,238	n/a	\$147	0.000154%				
Lightning	\$35,169,321,458	n/a	161,300	\$15,071	n/a	\$1,292,677	under 0.0001%				
Strong Wind	\$35,169,321,458	\$12,374,940	161,300	\$467,071	\$950	\$875,962	0.00133%				
Tornado	\$35,169,321,458	\$12,374,940	161,300	\$3,241,754	\$263	\$7,669,536	0.00922%				

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 plan <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	\$10,032,141,006	\$6,808,076	70,739	\$1,264,551	\$80	\$141,851	0.0126%				
Winter Weather	\$35,169,321,458	\$12,374,940	161,300	\$132,474	\$198	\$381,224	0.000377%				

Totals since the plan: not available. No approved plan on record, so there is no approval date to count from.

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	161,300
Building value (total, not at risk)	\$35,169,321,458
Agriculture value (total, not at risk)	\$12,374,940
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$49,545,965
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)	\$94,175,932
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	86	Severe repetitive loss, FMA definition (44 CFR 77.2)	50
Repetitive loss, NFIP insurance definition	134	Severe repetitive loss, NFIP insurance definition	23

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	86	50	134	23	163	16	83
of which: Houston city (plan jurisdiction listed on the Fort Bend County and Harris County and Montgomery County page)	0	0	1	0	1	0	0
of which: Spring Branch city	0	0	3	0	3	0	2
of which: Bulverde city	1	0	2	0	3	0	3
of which: Comal County (unincorporated area)	20	14	46	6	51	3	18
of which: New Braunfels city	65	36	82	17	105	13	60
Statewide, no county in FEMA's file	3	8	12	7	13	1	9

1 of the county's repeat-flood properties belong to NFIP communities whose plan jurisdiction is not listed on this page (the community rows above name the page that lists it).

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
Comal County	485463	20	14	46	6	51	3	18	
Bulverde city	481681	1	0	2	0	3	0	3	
Fair Oaks Ranch city	481644	0	0	0	0	0	0	0	
Garden Ridge city	480148	0	0	0	0	0	0	0	
New Braunfels city	485493	72	38	116	19	140	14	94	Whole community, including the part in Guadalupe County; in-county portion (county table): FMA RL 65, FMA SRL 36, NFIP RL 82, NFIP SRL 17, any category 105.
Spring Branch city	481648	0	0	3	0	3	0	2	

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	77	44	117	19	144	15	80
2 to 4 unit residential	2	1	2	0	3	1	1
other residential	0	0	0	0	0	0	0
non-residential	7	5	15	4	16	0	2
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 27 properties are FMA repetitive loss but not NFIP repetitive loss, and 75 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)
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 3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
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 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)
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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).

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Cite this: Hazard Plain (2026). Comal County, TX: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 48091). Automated baseline. <https://hazardplain.org/tx/48091/> 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.