

Denton County, TX

Risk-assessment baseline packet

County FIPS: 48121 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: Approved, expires 2028-04-10. Plan: Denton County (FEMA plan 107449), approved 2023-04-11.

Since the plan was approved on 2023-04-11: 1 new hazard declaration (1 incident): DR-4781-TX (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding).

NOAA Storm Events records since that date: 307 records (data through 2026-06-30).

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Tornado (\$145,336,305 a year), Inland Flooding (\$119,257,207) and Hail (\$42,989,563).

Repetitive-loss flood properties now: FMA RL 0, SRL 9 (44 CFR 77.2); any definition: 42.

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; 48121 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 2028-04-10	Plan:	Denton County (FEMA plan 107449)
Approved:	2023-04-11	Days to expiry:	558

What changed since your last plan (approved 2023-04-11)

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:	307 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 0, SRL 9 (44 CFR 77.2); any definition: 42	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: 44 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Notes
Denton County	County	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
Argyle city	City	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
Aubrey city	City	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
Bartonville town	Town	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	this jurisdiction approved 2023-06-08
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	
Coppell 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
Copper Canyon town	Town	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
Corinth city	City	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
Cross Roads town	Town	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	this jurisdiction approved 2023-06-08
Dallas city	City	Approved, expires 2029-09-04	Dallas (FEMA plan 109246)	2024-09-05	2029-09-04	1,070	
Denton city	City	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
DISH town	Town	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	this jurisdiction approved 2023-06-08
Double Oak town	Town	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	this jurisdiction approved 2023-07-20
Flower Mound town	Town	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
Fort Worth city	City	Approved, expires 2030-12-22	Tarrant County (FEMA plan 110401)	2025-12-23	2030-12-22	1,544	this jurisdiction approved 2026-09-10
Frisco city	City	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257	
Grapevine city	City	Approved, expires 2030-12-22	Tarrant County (FEMA plan 110401)	2025-12-23	2030-12-22	1,544	this jurisdiction approved 2026-02-11
Hackberry town	Town	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	this jurisdiction approved 2023-06-08
Haslet city	City	Approved, expires 2030-12-22	Tarrant County (FEMA plan 110401)	2025-12-23	2030-12-22	1,544	this jurisdiction approved 2026-06-16
Hebron town	Town	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
Hickory Creek town	Town	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
Highland Village city	City	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
Justin city	City	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Krugerville city	City	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	this jurisdiction approved 2023-06-08
Krum city	City	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	this jurisdiction approved 2023-06-08
Lake Dallas city	City	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
Lakewood Village city	City	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	this jurisdiction approved 2023-06-08
Lewisville city	City	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
Little Elm city	City	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
Northlake town	Town	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	this jurisdiction approved 2023-06-08
Oak Point city	City	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
Pilot Point city	City	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
Plano city	City	Approved, expires 2029-05-07	Plano (FEMA plan 108705)	2024-05-08	2029-05-07	950	
Ponder town	Town	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	this jurisdiction approved 2023-06-08
Prosper town	Town	Approved, expires 2027-06-14	Collin County (FEMA plan 108155)	2022-06-15	2027-06-14	257	
Providence Village town	Town	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
Roanoke city	City	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	this jurisdiction approved 2023-06-08
Sanger city	City	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
Shady Shores town	Town	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	this jurisdiction approved 2023-06-08
Southlake city	City	Approved, expires 2030-12-22	Tarrant County (FEMA plan 110401)	2025-12-23	2030-12-22	1,544	this jurisdiction approved 2026-02-11
The Colony city	City	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	
Trophy Club town	Town	Approved, expires 2028-04-10	Denton County (FEMA plan 107449)	2023-04-11	2028-04-10	558	this jurisdiction approved 2023-06-08
Westlake town	Town	Approved, expires 2030-12-22	Tarrant County (FEMA plan 110401)	2025-12-23	2030-12-22	1,544	this jurisdiction approved 2026-06-16

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	\$32,950,555	\$3,053	\$112,382,700	\$145,336,305	30	
2	Inland Flooding	Relatively High	Relatively High	\$113,117,008	\$45,651	\$6,094,548	\$119,257,207	156	
3	Hail	Very High	Very High	\$41,418,209	\$958	\$1,570,396	\$42,989,563	698	
4	Heat Wave	Relatively High	Relatively High	\$3,825	\$785	\$20,229,047	\$20,233,656	63	
5	Cold Wave	Relatively High	Relatively High	\$921,815	\$129,977	\$12,956,529	\$14,008,321	8	
6	Strong Wind	Relatively High	Relatively High	\$630,095	\$463	\$2,726,816	\$3,357,374	387	Includes 5 High Wind and 5 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
7	Ice Storm	Very High	Very High	\$1,837,191	n/a	\$1,468,277	\$3,305,468	7	
8	Wildfire	Relatively Moderate	Relatively Moderate	\$2,765,851	\$1,664	\$275,713	\$3,043,228	4	
9	Earthquake	Relatively Low	Relatively Low	\$1,247,008	n/a	\$213,790	\$1,460,798		Storm Events does not record earthquakes.
10	Lightning	Relatively Moderate	Relatively High	\$333,407	n/a	\$685,000	\$1,018,407	51	
11	Winter Weather	Relatively High	Relatively High	\$398,431	\$916	\$14,893	\$414,240	42	
12	Hurricane	Very Low	Relatively Low	\$202,469	\$23,073	\$10,166	\$235,707	1	Includes 1 Tropical Depression record (outside NRI's Hurricane definition).
13	Drought	Relatively Low	Relatively Low	n/a	\$68,757	n/a	\$68,757	83	
14	Landslide	Very Low	Very Low	\$957	n/a	\$657	\$1,615	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 206.01 (Relatively Low, 72.8); tract 209 (Relatively Low, 70.3); tract 203.22 (Relatively Low, 49.3)
Hurricane	tract 201.29 (Very Low, 48.2); tract 209 (Very Low, 45.8); tract 203.12 (Very Low, 44.6)
Landslide	tract 215.12 (Relatively Low, 85.9); tract 202.04 (Relatively Low, 81.4); tract 203.13 (Very Low, 78.6)
Tornado	tract 201.28 (Very High, 99.8); tract 203.20 (Very High, 99.8); tract 214.15 (Very High, 99.8)
Wildfire	tract 202.04 (Relatively Moderate, 96.2); tract 202.07 (Relatively Moderate, 96.0); tract 203.14 (Relatively Moderate, 95.9)

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 206.01 is Census Tract 206.01). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	8 records, 1997 to 2026 (8 zone-level)	1 day to 6 days (median 3 days); 8 with a recorded value	6 consecutive days, 2021-02-14 to 2021-02-19, 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)	83 records, 1996 to 2024 (83 zone-level)	8 days to 373 days (median 43 days); 24 with a recorded value	373 days (about 12.3 months), 2005-05-01 to 2006-05-08, a run of 13 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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	819 records, 1955 to 2026	0.75 in to 5.9 in (median 1 in); 817 with a recorded value	5.9 in hail, 2023-06-15	Hail, 2014-04-03, \$500,000,000 property; \$0 crops (2014 dollars)	Event records naming jurisdictions in the plan: Denton city (74 records), Lewisville city (72 records), Roanoke city (43 records), Little Elm city (42 records), Krum city (39 records), Sanger city (38 records), Argyle city (31 records), Justin city (31 records), Aubrey city (29 records), Bartonville town (24 records); and 6 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	63 records, 1996 to 2026 (63 zone-level)	1 day to 85 days (median 4 days); 42 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, 2015 (1 zone-level)		Strongest recorded: Tropical Depression record, 2015-06-17, \$500,000 property; \$0 crops (2015 dollars); NWS zone TXZ103		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)	7 records, 1998 to 2023 (7 zone-level)		Ice Storm, 2011-02-01, \$150,000 property; \$0 crops (2011 dollars); NWS zone TXZ103		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	156 records, 1996 to 2026 (1 zone-level)		Flash Flood, 2015-05-09, \$6,500,000 property; \$500,000 crops (2015 dollars)		Event records naming jurisdictions in the plan: Denton city (35 records), Justin city (19 records), Lewisville city (15 records), Krum city (14 records), Sanger city (10 records), Bartonville town (9 records), Little Elm city (8 records), Corinth city (7 records), Hebron town (7 records), Roanoke city (6 records); and 6 more jurisdictions (see the Excel file). Zone-level records (1) 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)	51 records, 1996 to 2025		Lightning, 1996-06-12, damage not reported, 1 direct death, 2 direct injuries	Lightning, 2023-05-30, \$1,000,000 property; \$0 crops (2023 dollars)	Event records naming jurisdictions in the plan: Bartonville town (6 records), Denton city (5 records), Lewisville city (4 records), Little Elm city (3 records), Argyle city (2 records), Frisco city (2 records), Hebron town (2 records), Ponder town (2 records), Roanoke city (2 records), Sanger city (2 records); 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).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	10 records, 2005 to 2026 (10 zone-level)	31 kt (36 mph) to 61 kt (70 mph) (median 49 kt (56 mph)); 10 with a recorded value	61 kt (70 mph) estimated gust, High Wind, 2017-05-18; NWS zone TXZ103	High Wind, 2007-02-24, \$225,000 property; \$0 crops, reported for the zone (2007 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	516 records, 1955 to 2025	35 kt (40 mph) to 96 kt (110 mph) (median 55 kt (63 mph)); 378 with a recorded value	96 kt (110 mph), measurement type not recorded, Thunderstorm Wind, 1989-06-13	Thunderstorm Wind, 2023-03-02, \$2,000,000 property; \$0 crops (2023 dollars)	Event records naming jurisdictions in the plan: Denton city (64 records), Sanger city (40 records), Lewisville city (36 records), Krum city (30 records), Justin city (23 records), Corinth city (19 records), Roanoke city (18 records), Argyle city (15 records), Aubrey city (13 records), Little Elm city (12 records); and 7 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	58 records, 1950 to 2025	F/EF0 to F/EF3 (median F/EF1); 56 with a recorded value	F3 tornado, 1966-06-12, 3.6 mi path length (whole path, pre-1996), 133 yd wide, damage not recorded (pre-1996 record)	Tornado, 2024-05-25, \$4,180,000 property; \$0 crops (2024 dollars)	Event records naming jurisdictions in the plan: Lewisville city (4 records), Denton city (3 records), Argyle city (2 records), Aubrey city (2 records), Krum city (2 records), Sanger city (2 records), Bartonville town (1 record), Corinth city (1 record), Hebron town (1 record), Justin city (1 record); and 2 more jurisdictions (see the Excel file).	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).
Wildfire	acres burned (local data)	4 records, 1996 to 2023 (3 zone-level)		Wildfire, 2012-05-23, \$40,000 property; \$15,000 crops (2012 dollars); NWS zone TXZ103		Event records naming jurisdictions in the plan: Justin 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, \$2,000,000 property; \$0 crops (2010 dollars); NWS zone TXZ103		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: 24 declarations covering 16 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	\$685,067.23		
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	\$5,087,888.87		
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
2015-05-29	2015-05-04	DR-4223-TX	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds and Flooding	Inland Flooding; Strong Wind; Tornado	\$4,886,787.91		
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	\$436,182.09		
2007-05-01	2007-04-21	DR-1697-TX	Major disaster	Severe Storms and Tornadoes	Tornado	PA not declared for this county		
2006-06-27	2006-06-27	FM-2651-TX	Fire management	North Trinity Fire	Wildfire	no Public Assistance recorded		
2006-01-11	2005-11-27	DR-1624-TX	Major disaster	Extreme Wildfire Threat	Wildfire	\$84,007.05		
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	\$5,247.42		
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	\$3,350		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	\$818,427.05		
2003-02-01	2003-02-01	EM-3171-TX	Emergency	Loss of the Space Shuttle Columbia	Non-natural, not counted	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
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		
1996-02-23	1996-02-23	EM-3117-TX	Emergency	Extreme Fire Hazard	Wildfire	no Public Assistance recorded		
1993-09-10	1993-08-30	EM-3113-TX	Emergency	Extreme Fire Hazard	Drought (primary); also designated: Wildfire	no Public Assistance recorded		
1990-05-02	1990-04-15	DR-863-TX	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1989-05-19	1989-05-04	DR-828-TX	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		
1974-11-30	1974-11-30	DR-454-TX	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		

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

Statewide declarations

Source: 2

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

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

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

Public Assistance 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	83	6	4	14	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	819	166	15	210	0	0	1955 to 2026-06-30	
Heat Wave	63	27	7	34	0	0	1996 to 2026-06-30	
Hurricane	1	0	0	0	2	0	1996 to 2026-06-30	Includes 1 Tropical Depression record.
Ice Storm	7	0	1	1	1	0	1996 to 2026-06-30	
Inland Flooding	156	18	1	20	6	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	51	11	0	11	0	0	1996 to 2026-06-30	
Strong Wind	526	67	16	91	2	1	1955 to 2026-06-30	Includes 5 High Wind and 5 Strong Wind records.
Tornado	58	4	0	5	6	1	1950 to 2026-06-30	
Wildfire	4	1	0	1	6	0	1996 to 2026-06-30	
Winter Weather	42	2	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
2023-06-15	Hail	5.9 in	\$10,000,000 property; \$0 crops (2023 dollars)	0, 0	SANGER	new since last plan; within last 5 years	B1-c worst recorded: Hail
2021-02-14	Extreme Cold/ Wind Chill		\$16,700,000 property; crops not reported, reported for the zone (2021 dollars)	0, 0	NWS zone TXZ103 (DENTON), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2017-05-18	High Wind	61 kt (70 mph) estimated gust	\$0 property; \$0 crops, reported for the zone (2017 dollars)	0, 0	NWS zone TXZ103 (DENTON), zone-level		B1-c worst recorded: High Wind and Strong Wind
2015-05-09	Flash Flood		\$6,500,000 property; \$500,000 crops (2015 dollars)	0, 0	SANGER to KRUM		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2012-07-07	Thunderstorm Wind	43 kt (49 mph) estimated gust	\$0 property; \$0 crops (2012 dollars)	2, 0	GARZA RES		deaths or injuries recorded
2012-05-23	Wildfire		\$40,000 property; \$15,000 crops, reported for the zone (2012 dollars)	0, 0	NWS zone TXZ103 (DENTON), 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 TXZ103 (DENTON), zone-level		B1-c worst recorded: Ice Storm
2000-07-01	Heat		damage not reported	0, 0	NWS zone TXZ103 (DENTON), zone-level		B1-c worst recorded: Excessive Heat, Heat
1998-07-01	Heat		damage not reported	4, 0	NWS zone TXZ103 (DENTON), zone-level		deaths or injuries recorded
1996-11-24	Flash Flood		damage not reported	3, 0	DENTON		deaths or injuries recorded
1989-06-13	Thunderstorm Wind	96 kt (110 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1966-06-12	Tornado	F3, 3.6 mi path length (whole path, pre-1996), 133 yd wide	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,818 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	30.4	event-days per year	about 30.4 days per year	Likely (from Storm Events: 17 of 30 years)	event-days in 17 of 30 years, 1996 to 2025 (56.7%)	1,295	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00104	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.104%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	9.74	events per year	about 9.74 per year	Highly likely	FEMA annualized frequency (modeled)	369.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	18.2	event-days per year	about 18.2 days per year	Likely (from Storm Events: 14 of 30 years)	event-days in 14 of 30 years, 1996 to 2025 (46.7%)	296	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0115	events per year	about 1 in 87 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	1.19	event-days per year	about 1.19 days per year	Likely (from Storm Events: 7 of 30 years)	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	80	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	3.11	event-days per year	about 3.11 days per year	Likely (from Storm Events: 26 of 30 years)	event-days in 26 of 30 years, 1996 to 2025 (86.7%)	87	1996 to 2023 (28 years)	see B1-f	
Landslide	0.123	events per year (modeled)	about 1 in 8 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	54.6	days per year with a strike	about 54.6 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.39	events per year	about 4.39 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	0.947	events per year	about 0.95 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.00207	annual probability at a location	chance a given location in the county burns in a year: 0.207%	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	4.84	event-days per year	about 4.84 days per year	Likely (from Storm Events: 25 of 30 years)	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	92	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	408	30	13.6
Hail	2.00 in+	1996 to 2025	88	30	2.93
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	263	30	8.77
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	45	30	1.5
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	28	30	0.933
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	193 of 193	28.5	54.1	76.3	Relatively Moderate 140, Relatively Low 53
Drought	71 of 193	66.8	71.5	89.6	Relatively Low 15, Very Low 56, No Rating 122
Earthquake	193 of 193	3.1	16.3	72.8	Relatively Low 8, Very Low 185
Hail	193 of 193	75.0	94.9	99.7	Very High 25, Relatively High 151, Relatively Moderate 17
Heat Wave	193 of 193	35.1	74.9	92.1	Relatively High 29, Relatively Moderate 154, Relatively Low 10
Hurricane	193 of 193	22.0	33.0	48.2	Very Low 193
Ice Storm	193 of 193	38.5	76.2	92.1	Relatively High 4, Relatively Moderate 141, Relatively Low 48
Inland Flooding	193 of 193	2.6	37.9	95.0	Relatively High 10, Relatively Moderate 61, Relatively Low 86, Very Low 36
Landslide	182 of 193	10.7	38.6	85.9	Relatively Low 2, Very Low 180, No Rating 11
Lightning	193 of 193	6.6	24.8	48.3	Relatively Low 134, Very Low 59
Strong Wind	193 of 193	19.4	45.7	69.5	Relatively Moderate 43, Relatively Low 149, Very Low 1

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	193 of 193	70.1	97.1	99.8	Very High 146, Relatively High 46, Relatively Moderate 1
Wildfire	179 of 193	19.3	67.6	96.2	Relatively Moderate 29, Relatively Low 60, Very Low 90, No Rating 14
Winter Weather	193 of 193	20.4	39.8	77.2	Relatively Moderate 46, Relatively Low 147

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
Denton County	County	Approved, expires 2028-04-10	FMA RL 0, SRL 1; any 5	\$5,234,723.95	0 total; 0 since its plan	Includes \$4,488,148.49 for declarations not counted as hazard incidents (DR-4485-TX, EM-3216-TX).
Argyle city	City	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 1	\$10,398.26	54 total; 9 since its plan	
Aubrey city	City	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	49 total; 4 since its plan	
Bartonville town	Town	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	\$10,126.82	43 total; 12 since its plan	
Carrollton city	City	Approved, expires 2030-06-29	FMA RL 0, SRL 0; any 2	no Public Assistance recorded	9 total; 1 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	no Public Assistance recorded	0 total; 0 since its plan	
Coppell city	City	Approved, expires 2030-06-29	FMA RL 0, SRL 0; any 1	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.
Copper Canyon town	Town	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	\$19,861.53	0 total; 0 since its plan	
Corinth city	City	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 2	\$61,121.62	48 total; 5 since its plan	
Cross Roads town	Town	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 1	\$22,451.59	0 total; 0 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 Collin County and Dallas County; none of its repeat-flood properties are in this county.
Denton city	City	Approved, expires 2028-04-10	FMA RL 0, SRL 2; any 8	\$630,931.34	181 total; 19 since its plan	Includes \$491,304.86 for declarations not counted as hazard incidents (DR-1606-TX, DR-4485-TX, EM-3216-TX, EM-3261-TX).

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
DISH town	Town	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Double Oak town	Town	Approved, expires 2028-04-10	FMA RL 0, SRL 2; any 2	\$15,071.48	0 total; 0 since its plan	
Flower Mound town	Town	Approved, expires 2028-04-10	FMA RL 0, SRL 1; any 6	\$302,838.54	0 total; 0 since its plan	Includes \$24,562.92 for declarations not counted as hazard incidents (DR-4485-TX).
Fort Worth city	City	Approved, expires 2030-12-22	FMA RL 2, SRL 8; any 62	no Public Assistance recorded	0 total; 0 since its plan	Whole community, including the part in Tarrant County; none of its repeat-flood properties are in this county.
Frisco city	City	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 3	no Public Assistance recorded	2 total; 0 since its plan	Whole community, including the part in Collin County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 2, NFIP SRL 0, any category 2.
Grapevine city	City	Approved, expires 2030-12-22	FMA RL 0, SRL 0; any 10	no Public Assistance recorded	0 total; 0 since its plan	Whole community, including the part in Tarrant County; none of its repeat-flood properties are in this county.
Hackberry town	Town	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Haslet city	City	Approved, expires 2030-12-22	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Hebron town	Town	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	31 total; 8 since its plan	
Hickory Creek town	Town	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	\$23,920.76	1 total; 0 since its plan	
Highland Village city	City	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 2	\$211,719.47	0 total; 0 since its plan	
Justin city	City	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	76 total; 13 since its plan	
Krugerville city	City	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Krum city	City	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	\$43,382.61	86 total; 8 since its plan	
Lake Dallas city	City	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	\$0	32 total; 8 since its plan	
Lakewood Village city	City	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	\$9,057.42	0 total; 0 since its plan	
Lewisville city	City	Approved, expires 2028-04-10	FMA RL 0, SRL 2; any 7	\$539,546.96	131 total; 17 since its plan	Includes \$361,855.07 for declarations not counted as hazard incidents (DR-4485-TX, EM-3216-TX).
Little Elm city	City	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	\$596,630.89	66 total; 12 since its plan	Includes \$25,643.81 for declarations not counted as hazard incidents (DR-4485-TX).
Northlake town	Town	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Oak Point city	City	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	0 total; 0 since its plan	
Pilot Point city	City	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 1	\$47,512.10	1 total; 0 since its plan	
Plano city	City	Approved, expires 2029-05-07	FMA RL 0, SRL 0; any 8	no Public Assistance recorded	0 total; 0 since its plan	Whole community, including the part in Collin County; none of its repeat-flood properties are in this county.
Ponder town	Town	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	39 total; 5 since its plan	
Prosper town	Town	Approved, expires 2027-06-14	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Providence Village town	Town	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Roanoke city	City	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	70 total; 15 since its plan	
Sanger city	City	Approved, expires 2028-04-10	FMA RL 0, SRL 1; any 1	\$2,488.80	92 total; 14 since its plan	
Shady Shores town	Town	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 0	\$194,781.54	0 total; 0 since its plan	
Southlake city	City	Approved, expires 2030-12-22	FMA RL 0, SRL 0; any 3	no Public Assistance recorded	1 total; 0 since its plan	Whole community, including the part in Tarrant County; none of its repeat-flood properties are in this county.
The Colony city	City	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 1	\$143,793.55	2 total; 0 since its plan	
Trophy Club town	Town	Approved, expires 2028-04-10	FMA RL 0, SRL 0; any 2	\$74,389.62	0 total; 0 since its plan	
Westlake town	Town	Approved, expires 2030-12-22	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	

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

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 2023-04-11 <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	\$177,416,071,590	\$158,649,334	906,057	\$921,815	\$129,977	\$12,956,529	0.00052%		\$0		
Drought	n/a	\$25,713,643	n/a	n/a	\$68,757	n/a	0.267% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$301,109,862,515	n/a	906,422	\$1,247,008	n/a	\$213,790	0.000414%				
Hail	\$177,416,089,865	\$158,649,334	906,057	\$41,418,209	\$958	\$1,570,396	0.0233%	\$57,555,000			
Heat Wave	\$177,416,071,590	\$158,649,334	906,057	\$3,825	\$785	\$20,229,047	under 0.0001%		\$0		
Hurricane	\$176,358,705,909	\$157,929,293	902,148	\$202,469	\$23,073	\$10,166	0.000115%				
Ice Storm	\$177,399,629,388	n/a	905,931	\$1,837,191	n/a	\$1,468,277	0.00104%				
Inland Flooding	\$177,280,784,065	\$19,955,644	13,635	\$113,117,008	\$45,651	\$6,094,548	n/a (see note)	\$845,000	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	\$493,402,945	n/a	2,347	\$957	n/a	\$657	0.000194%				
Lightning	\$177,416,089,865	n/a	906,057	\$333,407	n/a	\$685,000	0.000188%	\$3,435,000			

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 2023-04-11 <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
Strong Wind	\$177,416,089,865	\$158,649,334	906,057	\$630,095	\$463	\$2,726,816	0.000355%	\$2,345,500	\$4,000	no Public Assistance recorded (1 declaration)	Storm Events damage since the plan includes 1 zone-level High Wind record (\$1,000) and 2 zone-level Strong Wind records (\$3,000): NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition.
Tornado	\$177,416,089,865	\$158,649,334	906,057	\$32,950,555	\$3,053	\$112,382,700	0.0186%	\$5,180,000		no Public Assistance recorded (1 declaration)	
Wildfire	\$25,192,339,362	\$98,162,265	158,708	\$2,765,851	\$1,664	\$275,713	0.011%				
Winter Weather	\$177,416,071,590	\$158,649,334	906,057	\$398,431	\$916	\$14,893	0.000225%		\$7,000		

Totals since 2023-04-11 (Storm Events through 2026-06-30): 261 county-coded records, 261 with a damage value recorded (including \$0), \$69,360,500; 46 zone-level records, 45 with a damage value recorded (including \$0), \$11,000 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	906,057
Building value (total, not at risk)	\$177,416,089,865
Agriculture value (total, not at risk)	\$158,649,334
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$196,102,117
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)	\$158,628,532
Social vulnerability rating	Very Low
Community resilience rating	Relatively Low
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	9
Repetitive loss, NFIP insurance definition	42	Severe repetitive loss, NFIP insurance definition	7

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	9	42	7	42	0	17
of which: Frisco city	0	0	2	0	2	0	1
of which: Denton city	0	2	8	2	8	0	2
of which: Lewisville city	0	2	7	0	7	0	2
of which: Denton County (unincorporated area)	0	1	5	1	5	0	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>
of which: Argyle town	0	0	1	0	1	0	1
of which: Flower Mound town	0	1	6	1	6	0	2
of which: Pilot Point city	0	0	1	0	1	0	0
of which: Sanger city	0	1	1	1	1	0	1
of which: Highland Village city	0	0	2	0	2	0	1
of which: Corinth city	0	0	2	0	2	0	1
of which: Cross Roads town	0	0	1	0	1	0	1
of which: Double Oak town	0	2	2	2	2	0	0
of which: The Colony city	0	0	1	0	1	0	0
of which: Trophy Club town	0	0	2	0	2	0	1
of which: Oak Point city	0	0	1	0	1	0	0
Statewide, no county in FEMA's file	3	8	12	7	13	1	9

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

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Denton County	480774	0	1	5	1	5	0	4	
Argyle city	480775	0	0	1	0	1	0	1	
Aubrey city	480776	0	0	0	0	0	0	0	
Bartonville town	481501	0	0	0	0	0	0	0	
Carrollton city	480167	0	0	2	0	2	0	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	
Coppell city	480170	0	0	1	0	1	0	1	1 Whole community, including the part in Dallas County; none of its repeat-flood properties are in this county.
Copper Canyon town	481508	0	0	0	0	0	0	0	
Corinth city	481143	0	0	2	0	2	0	1	
Cross Roads town	481513	0	0	1	0	1	0	1	
Dallas city	480171	9	20	93	17	97	2	45	45 Whole community, including the part in Collin County and Dallas County; none of its repeat-flood properties are in this county.
Denton city	480194	0	2	8	2	8	0	2	
DISH town	480229	0	0	0	0	0	0	0	
Double Oak town	481516	0	2	2	2	2	0	0	

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Flower Mound town	480777	0	1	6	1	6	0	2	
Fort Worth city	480596	2	8	61	7	62	1	11	Whole community, including the part in Tarrant County; none of its repeat-flood properties are in this county.
Frisco city	480134	0	0	3	0	3	0	2	Whole community, including the part in Collin County; in-county portion (county table): FMA RL 0, FMA SRL 0, NFIP RL 2, NFIP SRL 0, any category 2.
Grapevine city	480598	0	0	10	0	10	0	0	Whole community, including the part in Tarrant County; none of its repeat-flood properties are in this county.
Hackberry town	481607	0	0	0	0	0	0	0	
Haslet city	480600	0	0	0	0	0	0	0	
Hebron town	481495	0	0	0	0	0	0	0	
Hickory Creek town	481150	0	0	0	0	0	0	0	
Highland Village city	481105	0	0	2	0	2	0	1	
Justin city	480778	0	0	0	0	0	0	0	
Krugerville city	481661	0	0	0	0	0	0	0	
Krum city	480779	0	0	0	0	0	0	0	
Lake Dallas city	480780	0	0	0	0	0	0	0	
Lakewood Village city	481663	0	0	0	0	0	0	0	
Lewisville city	480195	0	2	7	0	7	0	2	
Little Elm city	481152	0	0	0	0	0	0	0	
Northlake town	480782	0	0	0	0	0	0	0	
Oak Point city	481639	0	0	1	0	1	0	0	
Pilot Point city	480783	0	0	1	0	1	0	0	
Plano city	480140	0	0	8	0	8	0	4	Whole community, including the part in Collin County; none of its repeat-flood properties are in this county.
Ponder town	480784	0	0	0	0	0	0	0	
Prosper town	480141	0	0	0	0	0	0	0	
Providence Village town	480803	0	0	0	0	0	0	0	
Roanoke city	480785	0	0	0	0	0	0	0	
Sanger city	480786	0	1	1	1	1	0	1	
Shady Shores town	481135	0	0	0	0	0	0	0	
Southlake city	480612	0	0	3	0	3	0	2	Whole community, including the part in Tarrant County; none of its repeat-flood properties are in this county.
The Colony city	481581	0	0	1	0	1	0	0	

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
Trophy Club town	481606	0	0	2	0	2	0	1	
Westlake town	480614	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	7	36	5	36	0	14
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	1	0	1	0	1
non-residential	0	2	5	2	5	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 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 42 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_Gaz_cousubs_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_Gaz_unsd_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_Gaz_scsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment, organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B. Each section heading names the item its tables support; the plan and FEMA's review decide whether the item is met.

The plan adds what only the community has: local data on assets, critical facilities, development and each jurisdiction's impacts; local hazard history, including state-declared emergencies; the mitigation strategy; and adoption.

How the federal data are built: National Risk Index values are FEMA's model, not counts of events. Storm Events is more complete from 1996; zone-level records are placed by forecast zone, not by location in the county. Public Assistance for a jurisdiction is matched by applicant name. The Methods page gives every rule and the known edge cases.

OpenFEMA disclaimer

This product uses the Federal Emergency Management Agency's OpenFEMA API, but is not endorsed by FEMA. The Federal Government or FEMA cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).

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Cite this: Hazard Plain (2026). Denton County, TX: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 48121). Automated baseline. <https://hazardplain.org/tx/48121/> 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.