

Ellis County, TX

Risk-assessment baseline packet

County FIPS: 48139 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 2028-04-02. Plan: Ellis County (FEMA plan 107257), approved 2023-04-03.

Since the plan was approved on 2023-04-03: 1 new hazard declaration (1 incident): DR-4781-TX (Severe Storms, Straight-Line Winds, Tornadoes, and Flooding).

NOAA Storm Events records since that date: 148 records (data through 2026-06-30).

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$23,845,654 a year), Cold Wave (\$6,562,465) and Tornado (\$6,372,998).

Repetitive-loss flood properties now: FMA RL 1, SRL 2 (44 CFR 77.2); any definition: 15.

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; 48139 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 2028-04-02	Plan:	Ellis County (FEMA plan 107257)
Approved:	2023-04-03	Days to expiry:	550

What changed since your last plan (approved 2023-04-03)

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:	148 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 1, SRL 2 (44 CFR 77.2); any definition: 15	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: 19 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Ellis County	County	Approved, expires 2028-04-02	Ellis County (FEMA plan 107257)	2023-04-03	2028-04-02	550	
Alma town	Town	Approved, expires 2028-04-02	Ellis County (FEMA plan 107257)	2023-04-03	2028-04-02	550	
Bardwell city	City	Approved, expires 2028-04-02	Ellis County (FEMA plan 107257)	2023-04-03	2028-04-02	550	
Cedar Hill 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
Ennis city	City	Approved, expires 2028-04-02	Ellis County (FEMA plan 107257)	2023-04-03	2028-04-02	550	
Ferris city	City	Approved, expires 2028-04-02	Ellis County (FEMA plan 107257)	2023-04-03	2028-04-02	550	
Garrett town	Town	Approved, expires 2028-04-02	Ellis County (FEMA plan 107257)	2023-04-03	2028-04-02	550	
Glenn Heights 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
Grand Prairie city	City	Approved, expires 2029-12-01	Grand Prairie (FEMA plan 109673)	2024-12-02	2029-12-01	1,158	
Italy town	Town	Approved, expires 2028-04-02	Ellis County (FEMA plan 107257)	2023-04-03	2028-04-02	550	
Mansfield 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
Maypearl city	City	Approved, expires 2028-04-02	Ellis County (FEMA plan 107257)	2023-04-03	2028-04-02	550	
Midlothian city	City	Approved, expires 2028-04-02	Ellis County (FEMA plan 107257)	2023-04-03	2028-04-02	550	
Milford town	Town	Approved, expires 2028-04-02	Ellis County (FEMA plan 107257)	2023-04-03	2028-04-02	550	
Oak Leaf city	City	Approved, expires 2028-04-02	Ellis County (FEMA plan 107257)	2023-04-03	2028-04-02	550	
Ovilla city	City	Approved, expires 2028-04-02	Ellis County (FEMA plan 107257)	2023-04-03	2028-04-02	550	
Palmer town	Town	Approved, expires 2028-04-02	Ellis County (FEMA plan 107257)	2023-04-03	2028-04-02	550	
Red Oak city	City	Approved, expires 2028-04-02	Ellis County (FEMA plan 107257)	2023-04-03	2028-04-02	550	
Waxahachie city	City	Approved, expires 2028-04-02	Ellis County (FEMA plan 107257)	2023-04-03	2028-04-02	550	

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 Moderate	Relatively Moderate	\$21,486,842	\$68,311	\$2,290,500	\$23,845,654	110	
2	Cold Wave	Relatively Moderate	Relatively High	\$64,709	\$57,864	\$6,439,892	\$6,562,465	6	
3	Tornado	Relatively Moderate	Relatively Moderate	\$3,099,229	\$2,754	\$3,271,016	\$6,372,998	28	
4	Hail	Relatively High	Relatively High	\$3,684,604	\$1,994	\$206,002	\$3,892,601	312	
5	Heat Wave	Relatively Moderate	Relatively Moderate	\$732	\$425	\$3,276,942	\$3,278,099	56	
6	Lightning	Relatively High	Relatively High	\$59,385	n/a	\$954,596	\$1,013,981	10	
7	Wildfire	Relatively Low	Relatively Low	\$690,756	\$354	\$113,681	\$804,791	5	
8	Strong Wind	Relatively Low	Relatively Low	\$330,633	\$7,507	\$108,760	\$446,899	178	Includes 2 High Wind and 2 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
9	Earthquake	Very Low	Relatively Low	\$235,345	n/a	\$67,842	\$303,188		Storm Events does not record earthquakes.
10	Ice Storm	Relatively Low	Relatively Low	\$12,713	n/a	\$113,627	\$126,340	6	
11	Winter Weather	Relatively Moderate	Relatively Moderate	\$102,000	\$390	\$3,977	\$106,367	28	
12	Hurricane	Very Low	Very Low	\$65,000	\$23,255	\$3,750	\$92,005	0	Declared 2 times; no Storm Events record of this type.
13	Drought	Relatively Low	Relatively Low	n/a	\$80,880	n/a	\$80,880	74	
14	Landslide	Very Low	Very Low	\$631	n/a	\$9	\$640	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 616 (Relatively Low, 47.7); tract 615 (Relatively Low, 41.6); tract 617 (Very Low, 36.9)
Hurricane	tract 610 (Very Low, 50.3); tract 617 (Very Low, 49.2); tract 609 (Very Low, 48.5)
Landslide	tract 610 (Relatively Low, 86.7); tract 609 (Relatively Low, 85.0); tract 611 (Very Low, 75.3)
Tornado	tract 608.01 (Relatively High, 91.7); tract 608.02 (Relatively High, 87.7); tract 616 (Relatively High, 86.9)
Wildfire	tract 609 (Relatively Moderate, 95.1); tract 608.01 (Relatively Moderate, 93.7); tract 617 (Relatively Moderate, 93.2)

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 616 is Census Tract 616). 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	6 records, 2019 to 2026 (6 zone-level)	1 day to 4 days (median 3 days); 6 with a recorded value	4 consecutive days, 2026-01-24 to 2026-01-27, zone-level	Extreme Cold/Wind Chill, 2021-02-14, \$600,000 property; crops not reported, reported for the zone (2021 dollars)	Countywide (zone-level records).	Wind chill: in event narratives only (local data needed).
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					Temperature: in event narratives only (local data needed).
Drought	U.S. Drought Monitor scale (D0 to D4)	74 records, 1996 to 2024 (74 zone-level)	8 days to 312 days (median 38 days); 21 with a recorded value	312 days (about 10.2 months), 2005-07-01 to 2006-05-08, a run of 11 consecutive Storm Events drought records, zone-level	Drought, 2006-10-01, \$500,000 property; \$500,000 crops, reported for the zone (2006 dollars)	Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	439 records, 1958 to 2026	0.75 in to 4.5 in (median 1 in); 439 with a recorded value	4.5 in hail, 1992-04-28	Hail, 2021-04-09, \$20,000,000 property; \$0 crops (2021 dollars)	Event records naming jurisdictions in the plan: Waxahachie city (72 records), Midlothian city (48 records), Ennis city (30 records), Red Oak city (25 records), Ferris city (18 records), Maypearl city (18 records), Ovilla city (18 records), Palmer town (12 records), Garrett town (9 records), Italy town (9 records); and 4 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	56 records, 1998 to 2026 (56 zone-level)	1 day to 85 days (median 5 days); 35 with a recorded value	July 2000 to September 2000 (3 monthly summary records), 1 direct death, zone-level		Countywide (zone-level records).	Heat index: in event narratives only (local data needed).
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					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)	6 records, 1998 to 2023 (6 zone-level)		Ice Storm, 2011-02-01, \$150,000 property; \$0 crops (2011 dollars); NWS zone TXZ134		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)	110 records, 1996 to 2026		Flash Flood, 2004-07-29, \$5,000,000 property; crops not reported (2004 dollars)		Event records naming jurisdictions in the plan: Waxahachie city (22 records), Palmer town (11 records), Red Oak city (10 records), Ennis city (9 records), Maypearl city (9 records), Midlothian city (6 records), Ferris city (5 records), Milford town (4 records), Ovilla city (3 records), Cedar Hill city (2 records); and 2 more jurisdictions (see the Excel file).	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					Physical measure: in event narratives only (local data needed).
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	10 records, 1996 to 2014		Lightning, 2012-07-09, \$271,000 property; \$0 crops (2012 dollars)		Event records naming jurisdictions in the plan: Waxahachie city (3 records), Ovilla city (2 records), Red Oak city (2 records), Ennis city (1 record), Maypearl city (1 record), Midlothian city (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only (local data needed).
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	4 records, 1996 to 2011 (4 zone-level)	28 kt (32 mph) to 50 kt (58 mph) (median 35 kt (40 mph)); 3 with a recorded value	50 kt (58 mph) estimated gust, High Wind, 2007-02-24; NWS zone TXZ134		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	304 records, 1958 to 2025	43 kt (49 mph) to 91 kt (105 mph) (median 52 kt (60 mph)); 177 with a recorded value	91 kt (105 mph) measured gust, Thunderstorm Wind, 2015-12-26	Thunderstorm Wind, 1994-11-04, \$5,000,000 property; crops not recorded (1994 dollars)	Event records naming jurisdictions in the plan: Waxahachie city (52 records), Midlothian city (25 records), Ennis city (24 records), Maypearl city (10 records), Palmer town (10 records), Red Oak city (10 records), Ovilla city (9 records), Italy town (8 records), Milford town (4 records), Alma town (3 records); and 3 more jurisdictions (see the Excel file).	Speeds under 20 kt (likely entry errors) are left out of the observed range.
Tornado	Enhanced Fujita (Fujita before Feb 2007)	63 records, 1956 to 2024	F/EF0 to F/EF4 (median F/EF0); 54 with a recorded value	F4 tornado, 1976-05-26, 1.9 mi path length (whole path, pre-1996), 33 yd wide, \$25,000 property; crops not recorded (1976 dollars)	Tornado, 2019-10-20, \$10,000,000 property; \$0 crops (2019 dollars)	Event records naming jurisdictions in the plan: Maypearl city (8 records), Italy town (3 records), Midlothian city (3 records), Red Oak city (3 records), Alma town (2 records), Ferris city (2 records), Waxahachie city (2 records), Bardwell city (1 record), Ennis city (1 record), Ovilla 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)	5 records, 1996 to 2015 (4 zone-level)		Wildfire, 2011-06-18, \$461,000 property; \$0 crops (2011 dollars); NWS zone TXZ134		Event records naming jurisdictions in the plan: Midlothian city (1 record). Zone-level records (4) 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)	28 records, 1996 to 2026 (28 zone-level)		Heavy Snow, 2010-02-11, \$1,000,000 property; \$0 crops (2010 dollars); NWS zone TXZ134		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 14 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	\$312,042.62		
2021-02-14	2021-02-11	EM-3554-TX	Emergency	Severe Winter Storm	Ice Storm	no Public Assistance recorded		same incident as DR-4586
2020-08-24	2020-08-23	EM-3540-TX	Emergency	Tropical Storms Marco and Laura	Hurricane	no Public Assistance recorded		
2020-03-25	2020-01-20	DR-4485-TX	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$349,633.53		
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
2016-02-09	2015-12-26	DR-4255-TX	Major disaster	Severe Winter Storms, Tornadoes, Straight-Line Winds, and Flooding	Inland Flooding; Strong Wind; Tornado; Winter Weather	\$380,664.03		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2015-05-29	2015-05-04	DR-4223-TX	Major disaster	Severe Storms, Tornadoes, Straight-Line Winds and Flooding	Inland Flooding; Strong Wind; Tornado	\$732,604.94		
2011-06-18	2011-06-18	FM-2925-TX	Fire management	County Line Fire	Wildfire	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		
2007-06-29	2007-06-16	DR-1709-TX	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$332,954.98		
2006-02-05	2006-02-05	FM-2629-TX	Fire management	Venus Fire Complex	Wildfire	no Public Assistance recorded		same incident as DR-1624
2006-01-11	2005-11-27	DR-1624-TX	Major disaster	Extreme Wildfire Threat	Wildfire	\$6,257.80		
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	\$188,536.58		
2003-02-01	2003-02-01	EM-3171-TX	Emergency	Loss of the Space Shuttle Columbia	Non-natural, not counted	\$17,049.19		
1999-09-01	1999-08-01	EM-3142-TX	Emergency	Extreme Fire Hazards	Wildfire	no Public Assistance recorded		
1999-08-31	1999-08-31	FM-2273-TX	Fire management	Midlothian Fire	Wildfire	no Public Assistance recorded		same incident as EM-3142
1998-08-26	1998-08-22	DR-1239-TX	Major disaster	Tropical Storm Charley	Hurricane; Inland Flooding: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted	PA not declared for this county		
1993-09-10	1993-08-30	EM-3113-TX	Emergency	Extreme Fire Hazard	Drought (primary); also designated: Wildfire	no Public Assistance recorded		
1990-05-02	1990-04-15	DR-863-TX	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	PA not declared for this county		
1989-05-19	1989-05-04	DR-828-TX	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded		

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 records	In the 12 months before plan approval records	Last 5 years records	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Cold Wave	6	4	0	4	0	0	1996 to 2026-06-30	
Drought	74	4	5	13	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	439	82	5	90	0	0	1955 to 2026-06-30	
Heat Wave	56	28	6	34	0	0	1996 to 2026-06-30	
Hurricane	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Ice Storm	6	0	1	1	1	0	1996 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Inland Flooding	110	19	5	24	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	10	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	308	9	9	20	3	1	1955 to 2026-06-30	Includes 2 High Wind and 2 Strong Wind records.
Tornado	63	1	1	2	6	1	1950 to 2026-06-30	
Wildfire	5	0	0	0	5	0	1996 to 2026-06-30	
Winter Weather	28	1	1	3	1	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2026-01-24	Extreme Cold/ Wind Chill		\$0 property; \$0 crops, reported for the zone (2026 dollars)	0, 0	NWS zone TXZ134 (ELLIS), zone-level	new since last plan; within last 5 years	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2025-03-08	Thunderstorm Wind	65 kt (75 mph) estimated gust	\$9,000 property; \$0 crops (2025 dollars)	1, 4	ENNIS MUNI ARPT	new since last plan; within last 5 years	deaths or injuries recorded
2019-06-20	Excessive Heat		\$0 property; \$0 crops, reported for the zone (2019 dollars)	1, 0	NWS zone TXZ134 (ELLIS), zone-level		deaths or injuries recorded
2015-12-26	Thunderstorm Wind	91 kt (105 mph) measured gust	\$0 property; \$0 crops (2015 dollars)	0, 0	LONE ELM		B1-c worst recorded: Thunderstorm Wind
2012-07-09	Lightning		\$271,000 property; \$0 crops (2012 dollars)	0, 0	WAXAHACHIE		B1-c worst recorded: Lightning
2011-06-18	Wildfire		\$461,000 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone TXZ134 (ELLIS), zone-level		B1-c worst recorded: Wildfire
2007-02-24	High Wind	50 kt (58 mph) estimated gust	\$25,000 property; \$0 crops, reported for the zone (2007 dollars)	0, 0	NWS zone TXZ134 (ELLIS), zone-level		B1-c worst recorded: High Wind and Strong Wind
2004-07-29	Flash Flood		\$20,000 property; crops not reported (2004 dollars)	2, 0	OVILLA		deaths or injuries recorded
2004-07-29	Flash Flood		\$5,000,000 property; crops not reported (2004 dollars)	0, 0	WAXAHACHIE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2000-07-01	Heat		damage not reported	0, 0	NWS zone TXZ134 (ELLIS), zone-level		B1-c worst recorded: Excessive Heat, Heat
1992-04-28	Hail	4.5 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail
1976-05-26	Tornado	F4, 1.9 mi path length (whole path, pre-1996), 33 yd wide	\$25,000 property; crops not recorded (1976 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" (1,105 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	0.789	event-days per year	about 0.789 days per year	Likely (from Storm Events: 3 of 30 years)	event-days in 3 of 30 years, 1996 to 2025 (10%)	15	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	28.6	event-days per year	about 28.6 days per year	Likely (from Storm Events: 17 of 30 years)	event-days in 17 of 30 years, 1996 to 2025 (56.7%)	1,253	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000847	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0847%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	7.86	events per year	about 7.86 per year	Highly likely	FEMA annualized frequency (modeled)	298.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	16.6	event-days per year	about 16.6 days per year	Likely (from Storm Events: 11 of 30 years)	event-days in 11 of 30 years, 1996 to 2025 (36.7%)	271	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0148	events per year	about 1 in 68 years	Possible	FEMA annualized frequency (modeled)	4	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	1.02	event-days per year	about 1.02 days per year	Likely (from Storm Events: 6 of 30 years)	event-days in 6 of 30 years, 1996 to 2025 (20%)	69	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.04	event-days per year	about 2.04 days per year	Likely (from Storm Events: 22 of 30 years)	event-days in 22 of 30 years, 1996 to 2025 (73.3%)	57	1996 to 2023 (28 years)	see B1-f	
Landslide	0.131	events per year (modeled)	about 1 in 8 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	55.1	days per year with a strike	about 55.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.9	events per year	about 3.9 per year	Highly likely	FEMA annualized frequency (modeled)	149	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	0.876	events per year	about 0.88 per year	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0014	annual probability at a location	chance a given location in the county burns in a year: 0.14%	Likely (from Storm Events: 3 of 30 years)	Storm Events records in 3 of 30 years, 1996 to 2025 (10%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI.
Winter Weather	3.47	event-days per year	about 3.47 days per year	Likely (from Storm Events: 19 of 30 years)	event-days in 19 of 30 years, 1996 to 2025 (63.3%)	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	193	30	6.43
Hail	2.00 in+	1996 to 2025	21	30	0.7
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	124	30	4.13
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	17	30	0.567
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	33	30	1.1
Tornado	EF0-1	1996 to 2025	23	30	0.767
Tornado	EF2-3	1996 to 2025	2	30	0.0667
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	3	30	0.1

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	36 of 36	57.4	80.2	92.5	Relatively High 25, Relatively Moderate 11
Drought	33 of 36	69.2	78.4	90.0	Relatively Low 16, Very Low 17, No Rating 3
Earthquake	36 of 36	3.7	24.0	47.7	Relatively Low 2, Very Low 34
Hail	36 of 36	76.8	90.8	97.6	Relatively High 25, Relatively Moderate 11
Heat Wave	36 of 36	44.2	75.6	90.6	Relatively High 6, Relatively Moderate 26, Relatively Low 4
Hurricane	36 of 36	29.7	39.6	50.3	Very Low 36
Ice Storm	36 of 36	12.3	40.8	62.9	Relatively Low 29, Very Low 7
Inland Flooding	36 of 36	9.2	51.1	93.0	Relatively High 4, Relatively Moderate 17, Relatively Low 14, Very Low 1
Landslide	36 of 36	9.9	49.2	86.7	Relatively Low 2, Very Low 34
Lightning	36 of 36	45.2	77.2	94.0	Relatively High 13, Relatively Moderate 21, Relatively Low 2
Strong Wind	36 of 36	20.8	40.0	66.3	Relatively Moderate 4, Relatively Low 32

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	36 of 36	49.5	70.0	91.7	Relatively High 10, Relatively Moderate 22, Relatively Low 4
Wildfire	36 of 36	61.8	85.9	95.1	Relatively Moderate 14, Relatively Low 20, Very Low 2
Winter Weather	36 of 36	29.8	51.2	74.9	Relatively Moderate 24, Relatively Low 12

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
Ellis County	County	Approved, expires 2028-04-02	FMA RL 0, SRL 1; any 7	\$1,387,491.35	0 total; 0 since its plan	Includes \$375,902.11 for declarations not counted as hazard incidents (DR-4485-TX, EM-3171-TX, EM-3216-TX).
Alma town	Town	Approved, expires 2028-04-02	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	13 total; 4 since its plan	
Bardwell city	City	Approved, expires 2028-04-02	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	12 total; 1 since its plan	
Cedar Hill city	City	Approved, expires 2030-06-29	FMA RL 1, SRL 0; any 4	no Public Assistance recorded	3 total; 0 since its plan	Whole community, including the part in Dallas County; none of its repeat-flood properties are in this county.
Ennis city	City	Approved, expires 2028-04-02	FMA RL 0, SRL 1; any 1	\$63,734.21	65 total; 6 since its plan	Includes \$52,445.10 for declarations not counted as hazard incidents (EM-3216-TX).
Ferris city	City	Approved, expires 2028-04-02	FMA RL 0, SRL 0; any 0	\$375	28 total; 2 since its plan	
Garrett town	Town	Approved, expires 2028-04-02	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	13 total; 3 since its plan	
Glenn Heights city	City	Approved, expires 2030-06-29	FMA RL 1, SRL 0; any 1	no Public Assistance recorded	0 total; 0 since its plan	
Grand Prairie city	City	Approved, expires 2029-12-01	FMA RL 1, SRL 8; any 12	no Public Assistance recorded	0 total; 0 since its plan	Whole community, including the part in Dallas County and Tarrant County; none of its repeat-flood properties are in this county.
Italy town	Town	Approved, expires 2028-04-02	FMA RL 0, SRL 0; any 0	\$53,766.85	22 total; 3 since its plan	
Mansfield city	City	Approved, expires 2030-12-22	FMA RL 8, SRL 6; any 20	no Public Assistance recorded	0 total; 0 since its plan	Whole community, including the part in Johnson County and Tarrant County; none of its repeat-flood properties are in this county.
Maypearl city	City	Approved, expires 2028-04-02	FMA RL 0, SRL 0; any 0	\$5,474.80	46 total; 2 since its plan	Includes \$5,474.80 for declarations not counted as hazard incidents (EM-3171-TX).

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Midlothian city	City	Approved, expires 2028-04-02	FMA RL 0, SRL 0; any 0	\$79,230.90	84 total; 9 since its plan	Includes \$44,965.14 for declarations not counted as hazard incidents (EM-3216-TX).
Milford town	Town	Approved, expires 2028-04-02	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	17 total; 1 since its plan	
Oak Leaf city	City	Approved, expires 2028-04-02	FMA RL 0, SRL 0; any 1	no Public Assistance recorded	0 total; 0 since its plan	
Ovilla city	City	Approved, expires 2028-04-02	FMA RL 0, SRL 0; any 0	\$120,418.52	33 total; 5 since its plan	
Palmer town	Town	Approved, expires 2028-04-02	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	33 total; 2 since its plan	
Red Oak city	City	Approved, expires 2028-04-02	FMA RL 0, SRL 0; any 2	\$239,808.18	50 total; 7 since its plan	Includes \$40,265.47 for declarations not counted as hazard incidents (DR-4485-TX).
Waxahachie city	City	Approved, expires 2028-04-02	FMA RL 0, SRL 0; any 3	\$46,092.71	151 total; 19 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 2023-04-03 <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	\$36,132,367,802	\$94,170,973	192,122	\$64,709	\$57,864	\$6,439,892	0.000179%		\$0		
Drought	n/a	\$55,604,709	n/a	n/a	\$80,880	n/a	0.145% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$63,576,484,735	n/a	192,455	\$235,345	n/a	\$67,842	0.00037%				
Hail	\$36,132,371,294	\$94,170,973	192,122	\$3,684,604	\$1,994	\$206,002	0.0102%	\$587,000			
Heat Wave	\$36,132,367,802	\$94,170,973	192,122	\$732	\$425	\$3,276,942	under 0.0001%		\$0		
Hurricane	\$36,116,966,106	\$92,493,667	191,988	\$65,000	\$23,255	\$3,750	0.00018%				
Ice Storm	\$36,132,242,209	n/a	192,121	\$12,713	n/a	\$113,627	under 0.0001%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-04-03 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Inland Flooding	\$36,115,102,684	\$16,737,034	3,391	\$21,486,842	\$68,311	\$2,290,500	n/a (see note)	\$80,000		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	\$88,351,701	n/a	400	\$631	n/a	\$9	0.000715%				
Lightning	\$36,132,371,294	n/a	192,122	\$59,385	n/a	\$954,596	0.000164%				
Strong Wind	\$36,132,371,294	\$94,170,973	192,122	\$330,633	\$7,507	\$108,760	0.000915%	\$202,000		no Public Assistance recorded (1 declaration)	
Tornado	\$36,132,371,294	\$94,170,973	192,122	\$3,099,229	\$2,754	\$3,271,016	0.00858%	\$0		no Public Assistance recorded (1 declaration)	
Wildfire	\$7,474,138,453	\$34,433,158	68,107	\$690,756	\$354	\$113,681	0.00924%				
Winter Weather	\$36,132,367,802	\$94,170,973	192,122	\$102,000	\$390	\$3,977	0.000282%		\$0		

Totals since 2023-04-03 (Storm Events through 2026-06-30): 111 county-coded records, 111 with a damage value recorded (including \$0), \$869,000; 37 zone-level records, 37 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: none recorded on the 1 counted declaration.

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

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

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

County context

Source: 5

Measure	Value
Population	192,122
Building value (total, not at risk)	\$36,132,371,294
Agriculture value (total, not at risk)	\$94,170,973
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$30,076,314
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)	\$16,850,595
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)	1	Severe repetitive loss, FMA definition (44 CFR 77.2)	2
Repetitive loss, NFIP insurance definition	12	Severe repetitive loss, NFIP insurance definition	0

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	1	2	12	0	15	3	3
of which: Ennis city	0	1	0	0	1	1	0
of which: Waxahachie city	0	0	3	0	3	0	0
of which: Ellis County (unincorporated area)	0	1	6	0	7	1	1
of which: Glenn Heights city	1	0	0	0	1	1	0
of which: Red Oak city	0	0	2	0	2	0	1
of which: Oak Leaf city	0	0	1	0	1	0	1
Statewide, no county in FEMA's file	3	8	12	7	13	1	9

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

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>	Note
Ellis County	480798	0	1	6	0	7	1	1	
Alma town	481546	0	0	0	0	0	0	0	
Bardwell city	481087	0	0	0	0	0	0	0	
Cedar Hill city	480168	1	0	4	0	4	0	4	4 Whole community, including the part in Dallas County; none of its repeat-flood properties are in this county.
Ennis city	480207	0	1	0	0	1	1	0	
Ferris city	481076	0	0	0	0	0	0	0	
Garrett town	480799	0	0	0	0	0	0	0	
Glenn Heights city	481265	1	0	0	0	1	1	0	
Grand Prairie city	485472	1	8	4	1	12	3	3	3 Whole community, including the part in Dallas County and Tarrant County; none of its repeat-flood properties are in this county.
Italy town	480800	0	0	0	0	0	0	0	
Mansfield city	480606	8	6	12	4	20	6	4	4 Whole community, including the part in Johnson County and Tarrant County; none of its repeat-flood properties are in this county.
Maypearl city	480208	0	0	0	0	0	0	0	
Midlothian city	480801	0	0	0	0	0	0	0	
Milford town	480802	0	0	0	0	0	0	0	
Oak Leaf city	481672	0	0	1	0	1	0	1	
Ovilla city	481155	0	0	0	0	0	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
Palmer town	480209	0	0	0	0	0	0	0	
Red Oak city	481650	0	0	2	0	2	0	1	
Waxahachie city	480211	0	0	3	0	3	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	1	2	12	0	15	3	3
2 to 4 unit residential	0	0	0	0	0	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	0	0	0	0	0
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (FEMA's data date 2026-08-02; file version 2026-08-04). No property is identified. County assignment is FEMA's geocode.

In this county 1 property is FMA repetitive loss but not NFIP repetitive loss, and 12 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Tables cite these sources by number. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

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

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Ellis County, TX: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 48139). Automated baseline. <https://hazardplain.org/tx/48139/> 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.