

Grayson County, TX

Risk-assessment baseline packet

County FIPS: 48181 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 2028-10-12. Plan: Grayson County (FEMA plan 105993), approved 2023-10-13.

Since the plan was approved on 2023-10-13: no new federal declaration.

NOAA Storm Events records since that date: 165 records (data through 2026-06-30).

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$19,019,131 a year), Tornado (\$9,211,921) and Cold Wave (\$4,202,099).

Repetitive-loss flood properties now: FMA RL 10, SRL 20 (44 CFR 77.2); any definition: 62.

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; 48181 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

CONTENTS

- 1. Summary and terms used, page 1
- 2. Plan clock, page 2
- 3. What changed since your last plan (approved 2023-10-13), page 2
- 4. Supports FEMA checklist item B1-a: hazard identification, page 5
- 5. Supports FEMA checklist item B1-b: hazard location, page 6
- 6. Supports FEMA checklist item B1-c: hazard extent, page 7
- 7. Supports FEMA checklist item B1-d: previous occurrences, page 9
- 8. Supports FEMA checklist item B1-e: probability of future events, page 14
- 9. Supports FEMA checklist item B1-f: hazards that vary across jurisdictions, page 16
- 10. Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts, page 19
- 11. Supports FEMA checklist item B2-a: vulnerability (county context), page 20
- 12. Supports FEMA checklist item B2-c: repetitive loss properties, page 21
- 13. Sources, what the plan adds, disclaimer and citation, page 22

Plan clock

Status:	Approved, expires 2028-10-12	Plan:	Grayson County (FEMA plan 105993)
Approved:	2023-10-13	Days to expiry:	743

What changed since your last plan (approved 2023-10-13)

New federal declarations:	none	Storm Events records since approval:	165 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 10, SRL 20 (44 CFR 77.2); any definition: 62	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: 31 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
Grayson County	County	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	
Bells town	Town	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Collinsville town	Town	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2023-11-01
Denison city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Dorchester city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Gunter city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Howe town	Town	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Knollwood city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Pottsboro town	Town	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Sadler city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-03-25
Sherman city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Southmayd city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Tioga town	Town	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Tom Bean city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Van Alstyne city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Whitesboro city	City	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Whitewright town	Town	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Bells Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Collinsville Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Notes
						negative = days since expiry	
Denison Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Gunter Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Howe Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Pottsboro Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
S and S Consolidated Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Sherman Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-03-25
Tioga Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Tom Bean Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Trenton Independent School District	School/School District	Approved, expires 2027-10-26	Fannin County (FEMA plan 107110)	2022-10-27	2027-10-26	391	
Van Alstyne Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Whitesboro Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-01-25
Whitewright Independent School District	School/School District	Approved, expires 2028-10-12	Grayson County (FEMA plan 105993)	2023-10-13	2028-10-12	743	this jurisdiction approved 2024-02-08

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$17,253,739	\$27,507	\$1,737,885	\$19,019,131	118	
2	Tornado	Relatively High	Relatively High	\$1,664,279	\$1,584	\$7,546,058	\$9,211,921	21	
3	Cold Wave	Relatively Moderate	Relatively High	\$164,339	\$69,798	\$3,967,962	\$4,202,099	8	
4	Heat Wave	Relatively Moderate	Relatively Moderate	\$485	\$370	\$4,047,288	\$4,048,143	54	
5	Hail	Relatively Moderate	Relatively Moderate	\$2,235,921	\$227	\$94,973	\$2,331,122	369	
6	Ice Storm	Relatively High	Relatively High	\$896,185	n/a	\$200,735	\$1,096,921	5	
7	Wildfire	Relatively Low	Relatively Low	\$694,113	\$418	\$80,352	\$774,883	6	
8	Earthquake	Relatively Low	Relatively Low	\$528,829	n/a	\$133,333	\$662,161		Storm Events does not record earthquakes.
9	Strong Wind	Relatively Moderate	Relatively Moderate	\$181,107	\$641	\$462,449	\$644,197	276	Includes 5 High Wind and 7 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
10	Lightning	Relatively Low	Relatively Low	\$53,808	n/a	\$236,761	\$290,569	15	
11	Drought	Relatively Low	Relatively Low	n/a	\$124,557	n/a	\$124,557	76	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
12	Hurricane	Very Low	Very Low	\$87,946	\$11,448	\$3,970	\$103,364	1	Includes 1 Tropical Depression record (outside NRI's Hurricane definition).
13	Winter Weather	Relatively Low	Relatively Moderate	\$79,786	\$503	\$1,997	\$82,285	44	Includes 2 Sleet records (outside NRI's Winter Weather definition).
14	Landslide	Very Low	Very Low	\$2,778	n/a	\$29	\$2,806	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 9.03 (Relatively Low, 61.8); tract 3.02 (Relatively Low, 58.7); tract 18.01 (Relatively Low, 57.9)
Hurricane	tract 18.01 (Relatively Low, 51.6); tract 18.02 (Very Low, 51.2); tract 19.02 (Very Low, 50.1)
Landslide	tract 3.05 (Relatively Low, 92.5); tract 3.04 (Relatively Low, 90.7); tract 3.02 (Relatively Low, 90.4)
Tornado	tract 18.01 (Very High, 96.4); tract 15 (Very High, 94.1); tract 3.02 (Relatively High, 93.2)
Wildfire	tract 11.04 (Relatively Moderate, 94.9); tract 3.02 (Relatively Moderate, 94.8); tract 3.04 (Relatively Moderate, 94.8)

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 9.03 is Census Tract 9.03). 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)	76 records, 1996 to 2024 (76 zone-level)	6 days to 373 days (median 44 days); 25 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.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	486 records, 1955 to 2026	0.75 in to 4.5 in (median 1 in); 484 with a recorded value	4.5 in hail, 1996-04-21; same size also recorded on 1989-05-16, 1996-04-21	Hail, 1995-04-29, \$20,000,000 property; crops not recorded (1995 dollars)	Event records naming jurisdictions in the plan: Sherman city (37 records), Denison city (33 records), Whitesboro city (27 records), Pottsboro town (24 records), Tom Bean city (22 records), Van Alstyne city (21 records), Sadler city (19 records), Tioga town (15 records), Collinsville town (13 records), Gunter city (13 records); and 5 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	54 records, 1998 to 2026 (54 zone-level)	1 day to 85 days (median 3 days); 37 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, 2008 (1 zone-level)		Strongest recorded: Tropical Depression record, 2008-09-02, \$5,000 property; \$0 crops (2008 dollars); NWS zone TXZ093		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)	5 records, 1998 to 2011 (5 zone-level)		Ice Storm, 2011-02-01, \$150,000 property; \$0 crops (2011 dollars); NWS zone TXZ093		Countywide (zone-level records).	Ice thickness: in event narratives only (local data needed).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	118 records, 1996 to 2026		Flash Flood, 2007-06-18, \$20,000,000 property; \$0 crops (2007 dollars), 2 direct deaths		Event records naming jurisdictions in the plan: Denison city (17 records), Sherman city (15 records), Tioga town (14 records), Gunter city (7 records), Collinsville town (6 records), Van Alstyne city (6 records), Bells town (4 records), Howe town (4 records), Whitewright town (4 records), Whitesboro city (3 records); and 4 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)	15 records, 1996 to 2025		Lightning, 2025-06-08, \$0 property; \$0 crops (2025 dollars), 1 direct death, 1 direct injury	Lightning, 2006-08-06, \$130,000 property; crops not reported (2006 dollars)	Event records naming jurisdictions in the plan: Denison city (4 records), Collinsville town (2 records), Sadler city (2 records), Sherman city (2 records), Gunter city (1 record), Howe town (1 record), Southmayd city (1 record), Van Alstyne city (1 record), Whitesboro 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)	12 records, 2005 to 2025 (12 zone-level)	32 kt (37 mph) to 55 kt (63 mph) (median 43 kt (49 mph)); 12 with a recorded value	55 kt (63 mph) measured gust, High Wind, 2025-03-04; NWS zone TXZ093	High Wind, 2007-02-24, \$300,000 property; \$0 crops, reported for the zone (2007 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	388 records, 1957 to 2026	43 kt (49 mph) to 90 kt (104 mph) (median 55 kt (63 mph)); 278 with a recorded value	90 kt (104 mph), measurement type not recorded, Thunderstorm Wind, 1982-05-31	Thunderstorm Wind, 2025-07-31, \$200,000 property; \$0 crops (2025 dollars)	Event records naming jurisdictions in the plan: Denison city (33 records), Sherman city (33 records), Whitesboro city (23 records), Pottsboro town (19 records), Gunter city (16 records), Van Alstyne city (16 records), Collinsville town (11 records), Howe town (11 records), Tioga town (10 records), Sadler city (7 records); and 5 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	71 records, 1952 to 2025	F/EF0 to F/EF3 (median F/EF1); 70 with a recorded value	F3 tornado, 1955-04-06, 11.9 mi path length (whole path, pre-1996), 67 yd wide, \$2,500,000 property; crops not recorded (1955 dollars), 1 direct death, 27 direct injuries		Event records naming jurisdictions in the plan: Sadler city (3 records), Sherman city (3 records), Denison city (2 records), Pottsboro town (2 records), Whitesboro city (2 records), Bells town (1 record), Collinsville town (1 record), Gunter city (1 record), Howe town (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

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)	6 records, 2008 to 2018 (6 zone-level)		Wildfire, 2008-01-29, \$400,000 property; \$0 crops (2008 dollars); NWS zone TXZ093		Countywide (zone-level records).	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)	44 records, 1996 to 2026 (44 zone-level)		Winter Storm, 2013-12-05, \$7,000,000 property; \$0 crops (2013 dollars); NWS zone TXZ093		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: 21 declarations covering 13 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>	Notes
2021-02-19	2021-02-11	DR-4586-TX	Major disaster	Severe Winter Storms	Ice Storm	\$62,580.88	
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	\$75,483.42	
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	\$1,775,232	
2011-09-09	2011-08-30	DR-4029-TX	Major disaster	Wildfires	Wildfire	\$57,777.24	
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	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Notes
						<i>federal share obligated, nominal dollars</i>	
2007-06-29	2007-06-16	DR-1709-TX	Major disaster	Severe Storms, Tornadoes, and Flooding	Inland Flooding; Tornado	\$1,350,010.64	
2006-01-11	2005-11-27	DR-1624-TX	Major disaster	Extreme Wildfire Threat	Wildfire	\$2,004.51	
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	\$9,843.95	
2003-02-01	2003-02-01	EM-3171-TX	Emergency	Loss of the Space Shuttle Columbia	Non-natural, not counted	no Public Assistance recorded	
2001-01-08	2000-12-12	DR-1356-TX	Major disaster	Severe Winter Ice Storm	Ice Storm	\$740,010.39	
1999-09-01	1999-08-01	EM-3142-TX	Emergency	Extreme Fire Hazards	Wildfire	no Public Assistance recorded	
1998-08-26	1998-08-22	DR-1239-TX	Major disaster	Tropical Storm Charley	Hurricane; Inland Flooding: designated for Hazard Mitigation only (no Public or Individual Assistance for this county); not counted	PA not declared for this county	
1993-09-10	1993-08-30	EM-3113-TX	Emergency	Extreme Fire Hazard	Drought (primary); also designated: Wildfire	no Public Assistance recorded	
1990-05-02	1990-04-15	DR-863-TX	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	PA not declared for this county	
1989-05-19	1989-05-04	DR-828-TX	Major disaster	Severe Storms, Tornadoes & Flooding	Inland Flooding; Tornado	no Public Assistance recorded	
1981-10-23	1981-10-23	DR-648-TX	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	

School districts and special districts in this county: \$122,605.69 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

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

Statewide declarations

Source: 2

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

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

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

Public Assistance 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	8	5	0	5	0	0	1996 to 2026-06-30	
Drought	76	3	3	15	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	486	88	28	121	0	0	1955 to 2026-06-30	
Heat Wave	54	15	12	34	0	0	1996 to 2026-06-30	
Hurricane	1	0	0	0	1	0	1996 to 2026-06-30	Includes 1 Tropical Depression record.
Ice Storm	5	0	0	0	2	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	118	16	9	28	5	0	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	15	2	0	2	0	0	1996 to 2026-06-30	
Strong Wind	400	32	14	50	1	0	1955 to 2026-06-30	Includes 5 High Wind and 7 Strong Wind records.
Tornado	71	1	0	2	4	0	1950 to 2026-06-30	
Wildfire	6	0	0	0	5	0	1996 to 2026-06-30	
Winter Weather	44	3	1	6	0	0	1996 to 2026-06-30	Includes 2 Sleet records.

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2025-06-08	Lightning		\$0 property; \$0 crops (2025 dollars)	1, 1	GUNTER	new since last plan; within last 5 years	B1-c worst recorded: Lightning
2025-03-04	High Wind	55 kt (63 mph) measured gust	\$0 property; \$0 crops, reported for the zone (2025 dollars)	0, 0	NWS zone TXZ093 (GRAYSON), zone-level	new since last plan; within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2024-12-24	Flood		\$50,000 property; \$0 crops (2024 dollars)	2, 0	SHERMAN MUNI ARPT	new since last plan; within last 5 years	deaths or injuries recorded
2021-02-14	Extreme Cold/ Wind Chill		\$3,800,000 property; crops not reported, reported for the zone (2021 dollars)	0, 0	NWS zone TXZ093 (GRAYSON), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2011-02-01	Ice Storm		\$150,000 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone TXZ093 (GRAYSON), zone-level		B1-c worst recorded: Ice Storm
2008-01-29	Wildfire		\$400,000 property; \$0 crops, reported for the zone (2008 dollars)	0, 0	NWS zone TXZ093 (GRAYSON), zone-level		B1-c worst recorded: Wildfire
2007-06-18	Flash Flood		\$20,000,000 property; \$0 crops (2007 dollars)	2, 0	COLLINSVILLE to SHERMAN		deaths or injuries recorded
2005-05-01	Drought		damage not reported	0, 0	NWS zone TXZ093 (GRAYSON), zone-level		B1-c worst recorded: Drought
2000-07-01	Heat		damage not reported	0, 0	NWS zone TXZ093 (GRAYSON), zone-level		B1-c worst recorded: Excessive Heat, Heat
1996-04-21	Hail	4.5 in	damage not reported	0, 0	DIXIE		B1-c worst recorded: Hail
1982-05-31	Thunderstorm Wind	90 kt (104 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1955-04-06	Tornado	F3, 11.9 mi path length (whole path, pre-1996), 67 yd wide	\$2,500,000 property; crops not recorded (1955 dollars)	1, 27	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,284 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	28.1	event-days per year	about 28.1 days per year	Likely (from Storm Events: 17 of 30 years)	event-days in 17 of 30 years, 1996 to 2025 (56.7%)	1,120	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00116	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.116%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	8.54	events per year	about 8.54 per year	Highly likely	FEMA annualized frequency (modeled)	324.1 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	15.9	event-days per year	about 15.9 days per year	Likely (from Storm Events: 11 of 30 years)	event-days in 11 of 30 years, 1996 to 2025 (36.7%)	260	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0105	events per year	about 1 in 96 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	1.25	event-days per year	about 1.25 days per year	Likely (from Storm Events: 5 of 30 years)	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	85	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	2.18	event-days per year	about 2.18 days per year	Likely (from Storm Events: 25 of 30 years)	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	61	1996 to 2023 (28 years)	see B1-f	
Landslide	0.185	events per year (modeled)	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	54.9	days per year with a strike	about 54.9 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	3.99	events per year	about 3.99 per year	Highly likely	FEMA annualized frequency (modeled)	151	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled)	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
	<i>unit per row</i>								
Tornado	0.88	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	0.0015	annual probability at a location	chance a given location in the county burns in a year: 0.15%	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	4.95	event-days per year	about 4.95 days per year	Likely (from Storm Events: 21 of 30 years)	event-days in 21 of 30 years, 1996 to 2025 (70%)	94	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	203	30	6.77
Hail	2.00 in+	1996 to 2025	29	30	0.967
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	201	30	6.7
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	21	30	0.7
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	40	30	1.33
Tornado	EF0-1	1996 to 2025	18	30	0.6
Tornado	EF2-3	1996 to 2025	3	30	0.1
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Cold Wave	30 of 30	47.6	78.7	87.0	Relatively High 17, Relatively Moderate 13
Drought	20 of 30	72.2	81.4	92.1	Relatively Moderate 1, Relatively Low 12, Very Low 7, No Rating 10
Earthquake	30 of 30	23.2	41.6	61.8	Relatively Low 15, Very Low 15
Hail	30 of 30	65.6	87.3	96.0	Relatively High 12, Relatively Moderate 17, Relatively Low 1
Heat Wave	30 of 30	54.7	88.0	93.1	Relatively High 18, Relatively Moderate 11, Relatively Low 1
Hurricane	30 of 30	34.6	43.4	51.6	Relatively Low 1, Very Low 29
Ice Storm	30 of 30	73.0	91.1	96.8	Relatively High 19, Relatively Moderate 11
Inland Flooding	30 of 30	5.1	56.6	80.9	Relatively High 2, Relatively Moderate 19, Relatively Low 6, Very Low 3
Landslide	30 of 30	11.1	68.5	92.5	Relatively Low 5, Very Low 25
Lightning	30 of 30	21.2	48.5	64.2	Relatively Moderate 14, Relatively Low 16
Strong Wind	30 of 30	27.4	57.0	76.6	Relatively Moderate 21, Relatively Low 9

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Tornado	30 of 30	61.0	88.4	96.4	Very High 2, Relatively High 24, Relatively Moderate 4
Wildfire	30 of 30	20.0	85.9	94.9	Relatively Moderate 14, Relatively Low 11, Very Low 5
Winter Weather	30 of 30	27.5	50.9	75.1	Relatively Moderate 18, 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
Grayson County	County	Approved, expires 2028-10-12	FMA RL 6, SRL 6; any 14	\$2,082,283.71	0 total; 0 since its plan	Includes \$75,483.42 for declarations not counted as hazard incidents (DR-4485-TX).
Bells town	Town	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	\$29,131.11	19 total; 3 since its plan	
Collinsville town	Town	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	\$16,117.73	33 total; 10 since its plan	
Denison city	City	Approved, expires 2028-10-12	FMA RL 1, SRL 1; any 5	\$469,735.27	89 total; 11 since its plan	
Dorchester city	City	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	\$6,670.95	4 total; 0 since its plan	
Gunter city	City	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 1	\$20,007.64	38 total; 8 since its plan	
Howe town	Town	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	\$60,233.34	30 total; 5 since its plan	
Knollwood city	City	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	0 total; 0 since its plan	
Pottsboro town	Town	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 1	\$6,903.17	47 total; 4 since its plan	
Sadler city	City	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	33 total; 2 since its plan	
Sherman city	City	Approved, expires 2028-10-12	FMA RL 3, SRL 13; any 41	\$831,287.59	90 total; 1 since its plan	Includes \$9,843.95 for declarations not counted as hazard incidents (EM-3216-TX).
Southmayd city	City	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	\$61,782.45	17 total; 5 since its plan	

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>	
Tioga town	Town	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	\$13,732.29	39 total; 2 since its plan	
Tom Bean city	City	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	26 total; 7 since its plan	
Van Alstyne city	City	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	\$206,275.77	44 total; 9 since its plan	
Whitesboro city	City	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	no Public Assistance recorded	56 total; 3 since its plan	
Whitewright town	Town	Approved, expires 2028-10-12	FMA RL 0, SRL 0; any 0	\$101,125.53	9 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).

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

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

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

Local data needed

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

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets
- Texas A&M Forest Service TxWRAP for wildfire risk; Texas State Hazard Mitigation Plan hazard list for B1-a exclusions.

County-level starter: exposure, expected annual loss and damage since the plan

Sources: 1, 2, 3, 5, 6, 7

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year; not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2023-10-13 <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	\$28,726,580,041	\$85,194,961	135,451	\$164,339	\$69,798	\$3,967,962	0.000572%		\$0		
Drought	n/a	\$39,616,446	n/a	n/a	\$124,557	n/a	0.314% (agriculture)		\$0		NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$50,967,231,598	n/a	135,543	\$528,829	n/a	\$133,333	0.00104%				
Hail	\$28,726,598,869	\$85,194,961	135,451	\$2,235,921	\$227	\$94,973	0.00778%	\$559,000			
Heat Wave	\$28,726,580,041	\$85,194,961	135,451	\$485	\$370	\$4,047,288	under 0.0001%		\$0		
Hurricane	\$28,663,862,912	\$83,880,317	134,989	\$87,946	\$11,448	\$3,970	0.000307%				
Ice Storm	\$28,724,121,868	n/a	135,413	\$896,185	n/a	\$200,735	0.00312%				
Inland Flooding	\$28,715,875,608	\$4,025,359	2,640	\$17,253,739	\$27,507	\$1,737,885	n/a (see note)	\$72,000			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	\$275,223,166	n/a	1,010	\$2,778	n/a	\$29	0.00101%				
Lightning	\$28,726,598,869	n/a	135,451	\$53,808	n/a	\$236,761	0.000187%	\$100,000			
Strong Wind	\$28,726,598,869	\$85,194,961	135,451	\$181,107	\$641	\$462,449	0.00063%	\$825,000	\$0		
Tornado	\$28,726,598,869	\$85,194,961	135,451	\$1,664,279	\$1,584	\$7,546,058	0.00579%	\$50,000			

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 2023-10-13 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Wildfire	\$5,572,299,526	\$40,001,634	41,575	\$694,113	\$418	\$80,352	0.0125%				
Winter Weather	\$28,726,580,041	\$85,194,961	135,451	\$79,786	\$503	\$1,997	0.000278%		\$0		

Totals since 2023-10-13 (Storm Events through 2026-06-30): 137 county-coded records, 137 with a damage value recorded (including \$0), \$1,606,000; 28 zone-level records, 28 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

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	135,451
Building value (total, not at risk)	\$28,726,598,869
Agriculture value (total, not at risk)	\$85,194,961
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$24,080,367
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)	\$18,513,793
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively Moderate
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	10	Severe repetitive loss, FMA definition (44 CFR 77.2)	20
Repetitive loss, NFIP insurance definition	58	Severe repetitive loss, NFIP insurance definition	18

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	10	20	58	18	62	1	10
of which: Denison city	1	1	5	1	5	0	2
of which: Grayson County (unincorporated area)	6	6	13	5	14	1	4
of which: Gunter city	0	0	1	0	1	0	0
of which: Pottsboro city	0	0	1	0	1	0	0
of which: Sherman city	3	13	38	12	41	0	4
Statewide, no county in FEMA's file	3	8	12	7	13	1	9

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

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Grayson County	480829	6	6	13	5	14	1	4
Bells town	480830	0	0	0	0	0	0	0
Collinsville town	480831	0	0	0	0	0	0	0
Denison city	480259	1	1	5	1	5	0	2
Dorchester city	481309	0	0	0	0	0	0	0
Gunter city	480832	0	0	1	0	1	0	0
Howe town	480833	0	0	0	0	0	0	0
Knollwood city	480245	0	0	0	0	0	0	0
Pottsboro town	481622	0	0	1	0	1	0	0
Sadler city	481160	0	0	0	0	0	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>
Sherman city	485509	3	13	38	12	41	0	4
Southmayd city	481163	0	0	0	0	0	0	0
Tioga town	481624	0	0	0	0	0	0	0
Tom Bean city	481621	0	0	0	0	0	0	0
Van Alstyne city	481620	0	0	0	0	0	0	0
Whitesboro city	481623	0	0	0	0	0	0	0
Whitewright town	480839	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 <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	7	6	33	6	35	0	6
2 to 4 unit residential	0	5	7	5	7	0	0
other residential	0	1	2	0	3	0	0
non-residential	3	8	16	7	17	1	4
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 2 properties are FMA repetitive loss but not NFIP repetitive loss, and 50 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). Grayson County, TX: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 48181). Automated baseline. <https://hazardplain.org/tx/48181/> 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.