

Loving County, TX

Risk-assessment baseline packet

County FIPS: 48301 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: No county-level plan row in FEMA data.

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$34,003 a year), Strong Wind (\$10,902) and Hail (\$3,699).

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; 48301 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

No county-level plan row in FEMA data

What changed since your last plan

Not available. No county-level plan row in FEMA data, so there is no approval date to count from.

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

Plan status for every jurisdiction listed in this county

Source: 1

						Days to expiry negative = days since expiry	Update underway	Notes
Jurisdiction	Type	Status	Plan	Approved	Expires			

No rows for this unit.

No jurisdictions listed in FEMA plan data for this unit.

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

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Very Low	Very Low	\$34,003	\$0	\$0	\$34,003	12	
2	Strong Wind	Very Low	Very Low	\$3,328	\$0	\$7,574	\$10,902	13	Includes 3 High Wind records (a NOAA non-thunderstorm wind type, outside NRI's Strong Wind definition).
3	Hail	Very Low	Very Low	\$3,636	\$0	\$62	\$3,699	40	
4	Tornado	Very Low	Very Low	\$2,094	\$0	\$363	\$2,457	4	
5	Ice Storm	Very Low	Very Low	\$1,998	n/a	\$41	\$2,039	2	
6	Wildfire	Very Low	Very Low	\$1,723	\$0	\$41	\$1,765	0	Declared 3 times; no Storm Events record of this type.
7	Cold Wave	Very Low	Very Low	\$17	\$0	\$830	\$847	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
8	Heat Wave	Very Low	Very Low	under \$1	\$0	\$719	\$720	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
9	Winter Weather	Very Low	Very Low	\$364	\$0	\$252	\$616	7	
10	Lightning	Very Low	Very Low	\$88	n/a	\$506	\$594	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
11	Earthquake	Very Low	Very Low	\$283	n/a	\$62	\$345		Storm Events does not record earthquakes.
12	Hurricane	Very Low	Very Low	\$52	\$0	under \$1	\$52	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	Cost of expected deaths and injuries FEMA's dollar value per year, not property damage	EAL total (see note) modeled dollars per year	Storm Events records, 1996 to 2026-06-30 count	Storm Events coverage note
13	Landslide	Very Low	Very Low	under \$1	n/a	under \$1	under \$1	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	16	

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

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

Local data needed: state and local wildfire, lightning and landslide records (Storm Events records these hazards only in part).

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

NRI rating of the county's single census tract

Source: 5

Hazard	Census tract NRI risk rating, score 0 to 100
Earthquake	tract 9501 (Very Low, 2.6)
Hurricane	tract 9501 (Very Low, 17.3)
Landslide	tract 9501 (Very Low, 10.0)
Tornado	tract 9501 (Very Low, 6.2)
Wildfire	tract 9501 (Relatively Low, 72.7)

A tract number is the Census tract number (for example 9501 is Census Tract 9501). 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	0					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)	16 records, 1996 to 2006 (16 zone-level)	22 days to 394 days (median 31 days); 4 with a recorded value	394 days (about 12.9 months), 1998-04-01 to 1999-04-29, a run of 13 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	48 records, 1964 to 2025	0.75 in to 4 in (median 1.25 in); 48 with a recorded value	4 in hail, 2012-04-09; same size also recorded on 2012-04-09		No event record names a jurisdiction in the plan.	
Excessive Heat, Heat	heat index (in event narratives)	0					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.
Ice Storm	Sperry-Piltz ice scale (local data)	2 records, 2013 to 2015 (2 zone-level)		No damage reported in 2 records.		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)	12 records, 1999 to 2014		Flash Flood, 2014-09-20, \$2,000 property; \$0 crops (2014 dollars)		No event record names a jurisdiction in the plan.	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)	0					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)	3 records, 2019 to 2025 (3 zone-level)	48 kt (55 mph) to 55 kt (63 mph) (median 52 kt (60 mph)); 3 with a recorded value	55 kt (63 mph) measured gust, High Wind, 2023-02-26; NWS zone TXZ059		Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	13 records, 1985 to 2023	52 kt (60 mph) to 96 kt (110 mph) (median 60.5 kt (70 mph)); 12 with a recorded value	96 kt (110 mph) estimated gust, Thunderstorm Wind, 2021-06-24	Thunderstorm Wind, 2005-05-26, \$500,000 property; \$0 crops (2005 dollars)	No event record names a jurisdiction in the plan.	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	7 records, 1954 to 2020	F/EF0 to F/EF2 (median F/EF0); 6 with a recorded value	F2 tornado, 1999-04-30, 6 mi within this county, 170 yd wide, \$20,000 property; crops not reported (1999 dollars)		No event record names a jurisdiction in the plan.	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					Acres burned: in event narratives only (local data needed).
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	7 records, 1998 to 2012 (7 zone-level)		No damage reported in 7 records.		Countywide (zone-level records).	Snow depth: in event narratives only (local data needed).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records whose zone no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 11 declarations covering 4 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

No county-level plan row in FEMA data, so there is no approval date to count from.

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Notes
2021-02-19	2021-02-11	DR-4586-TX	Major disaster	Severe Winter Storms	Ice Storm	no Public Assistance recorded	
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	no Public Assistance recorded	
2020-03-13	2020-01-20	EM-3458-TX	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	same incident as DR-4485
2008-03-14	2008-03-14	EM-3284-TX	Emergency	Wildfires	Wildfire	no Public Assistance recorded	
2006-01-11	2005-11-27	DR-1624-TX	Major disaster	Extreme Wildfire Threat	Wildfire	no Public Assistance recorded	
2005-09-24	2005-09-23	DR-1606-TX	Major disaster	Hurricane Rita	Hurricane: evacuation support (county designated for sheltering evacuees, no Individual Assistance), not a local hazard event; not counted	no Public Assistance recorded	
2005-09-21	2005-09-20	EM-3261-TX	Emergency	Hurricane Rita	Hurricane: evacuation support (county designated for sheltering evacuees, no Individual Assistance), not a local hazard event; not counted	no Public Assistance recorded	same incident as DR-1606
2005-09-02	2005-08-29	EM-3216-TX	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded	
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	

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	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	16			0	0		1996 to 2026-06-30	
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	48			5	0		1955 to 2026-06-30	
Heat Wave	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Hurricane	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Ice Storm	2			0	1		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	12			0	0		1996 to 2026-06-30	
Landslide	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Strong Wind	16			4	0		1955 to 2026-06-30	Includes 3 High Wind records.
Tornado	7			0	0		1950 to 2026-06-30	
Wildfire	0			0	3		1996 to 2026-06-30	No Storm Events records of this type; 3 federal declared incidents (see declarations table)
Winter Weather	7			0	0		1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2023-02-26	High Wind	55 kt (63 mph) measured gust	\$0 property; \$0 crops, reported for the zone (2023 dollars)	0, 0	NWS zone TXZ059 (LOVING), zone-level	within last 5 years	B1-c worst recorded: High Wind and Strong Wind
2021-06-24	Thunderstorm Wind	96 kt (110 mph) estimated gust	\$480,000 property; crops not reported (2021 dollars)	0, 0	MENTONE		B1-c worst recorded: Thunderstorm Wind
2014-09-20	Flash Flood		\$2,000 property; \$0 crops (2014 dollars)	0, 0	MENTONE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2012-04-09	Hail	4 in	damage not reported	0, 0	MENTONE		B1-c worst recorded: Hail
2005-06-14	Thunderstorm Wind	52 kt (60 mph) estimated gust	\$5,000 property; \$0 crops (2005 dollars)	0, 0	MENTONE		large reported damage
2005-05-26	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$500,000 property; \$0 crops (2005 dollars)	0, 3	MENTONE		deaths or injuries recorded
2004-08-12	Thunderstorm Wind	61 kt (70 mph) estimated gust	\$5,000 property; \$0 crops (2004 dollars)	0, 0	RED BLUFF RES		large reported damage
2003-07-16	Thunderstorm Wind	57 kt (66 mph) estimated gust	\$12,000 property; \$0 crops (2003 dollars)	0, 0	MENTONE		large reported damage
1999-04-30	Tornado	F2, 6 mi within this county, 170 yd wide	\$20,000 property; crops not reported (1999 dollars)	0, 0	MENTONE		B1-c worst recorded: Tornado
1998-04-01	Drought		damage not reported	0, 0	NWS zone TXZ059 (LOVING), zone-level		B1-c worst recorded: Drought
1997-10-07	Thunderstorm Wind	57 kt (66 mph), measurement type not recorded	\$2,000 property; crops not reported (1997 dollars)	0, 0	MENTONE		large reported damage
1985-06-03	Thunderstorm Wind	speed not recorded	damage not recorded (pre-1996 record)	0, 1	location not recorded		deaths or injuries recorded

The full list is in the Excel file, sheet "B1-d Storm Events history" (108 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	0.423	event-days per year	about 0.423 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	8.05	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events cold wave record, 1996 to 2025.
Drought	76.8	event-days per year	about 76.8 days per year	Likely (from Storm Events: 4 of 30 years)	event-days in 4 of 30 years, 1996 to 2025 (13.3%)	1,939	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.000394	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.0394%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.13	events per year	about 2.13 per year	Highly likely	FEMA annualized frequency (modeled)	80.5 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	5.4	event-days per year	about 5.4 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	98.8	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events heat wave record, 1996 to 2025
Hurricane	0.00575	events per year	about 1 in 174 years	Unlikely	FEMA annualized frequency (modeled)	2	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.447	event-days per year	about 0.447 days per year	Possible (from Storm Events: 2 of 30 years)	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	30	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	0.393	event-days per year	about 0.393 days per year	Likely (from Storm Events: 7 of 30 years)	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	11	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0376	events per year (modeled)	about 1 in 27 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	44	days per year with a strike	about 44 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.712	events per year	about 0.71 per year	Likely	FEMA annualized frequency (modeled)	27	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	0.159	events per year	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000816	annual probability at a location	chance a given location in the county burns in a year: 0.0816%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	4.94	event-days per year	about 4.94 days per year	Likely (from Storm Events: 6 of 30 years)	event-days in 6 of 30 years, 1996 to 2025 (20%)	94.1	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	24	30	0.8
Hail	2.00 in+	1996 to 2025	6	30	0.2
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	7	30	0.233
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	3	30	0.1
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	0	30	0
Tornado	EF0-1	1996 to 2025	2	30	0.0667
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	1	30	0.0333

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

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

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

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

NRI risk score of the county's single census tract

Source: 5

Hazard	Tract score <i>NRI score, 0 to 100</i>	Rating
Cold Wave	16.7	Very Low
Drought		No Rating
Earthquake	2.6	Very Low
Hail	40.4	Relatively Low
Heat Wave	2.2	Very Low
Hurricane	17.3	Very Low
Ice Storm	29.7	Very Low
Inland Flooding	0.8	Very Low
Landslide	10.0	Very Low
Lightning	3.3	Very Low
Strong Wind	40.8	Relatively Low
Tornado	6.2	Very Low

Hazard	Tract score	Rating
	NRI score, 0 to 100	
Wildfire	72.7	Relatively Low
Winter Weather	27.1	Relatively Low

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.

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition	FEMA records matched by applicant name; federal share obligated, nominal dollars	all years; since its plan	

No rows for this unit.

No city, town, township or county rows in FEMA plan data for this unit; same as county.

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

Local data needed

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

No county-level plan row in FEMA data, so there is no approval date to count from.

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

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

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

Hazard	Building exposure	Agriculture exposure	Population exposed	EAL buildings	EAL agriculture	Cost of expected deaths and injuries	EAL as % of exposure	Storm Events damage since plan	Zone-level damage since plan	Public Assistance since plan	Note
	modeled dollars	modeled dollars		modeled dollars per year	modeled dollars per year	FEMA's dollar value per year, not property damage	buildings; agriculture where noted	county-coded records, property plus crops, nominal dollars	property plus crops, reported for the zone	nominal dollars; see note	
Cold Wave	\$56,941,548	\$0	64	\$17	\$0	\$830	under 0.0001%				
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$106,904,587	n/a	64	\$283	n/a	\$62	0.000265%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year; not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Hail	\$56,941,548	\$0	64	\$3,636	\$0	\$62	0.00639%				
Heat Wave	\$56,941,548	\$0	64	under \$1	\$0	\$719	under 0.0001%				
Hurricane	\$56,941,548	\$0	64	\$52	\$0	under \$1	under 0.0001%				
Ice Storm	\$56,941,548	n/a	64	\$1,998	n/a	\$41	0.00351%				
Inland Flooding	\$56,941,512	\$0	0	\$34,003	\$0	\$0	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$2,399	n/a	under 1	under \$1	n/a	under \$1	under 0.0001%				
Lightning	\$56,941,548	n/a	64	\$88	n/a	\$506	0.000154%				
Strong Wind	\$56,941,548	\$0	64	\$3,328	\$0	\$7,574	0.00584%				
Tornado	\$56,941,548	\$0	64	\$2,094	\$0	\$363	0.00368%				
Wildfire	\$21,737,570	\$0	40	\$1,723	\$0	\$41	0.00793%				
Winter Weather	\$56,941,548	\$0	64	\$364	\$0	\$252	0.000639%				

Totals since the plan: not available. No county-level plan row in FEMA data, so there is no approval date to count from.

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

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

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

County context

Source: 5

Measure	Value
Population	64
Building value (total, not at risk)	\$56,941,548
Agriculture value (total, not at risk)	\$0
NRI risk rating (all hazards)	Very Low
Expected annual loss, buildings and agriculture, all hazards	\$47,586
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)	\$10,450
Social vulnerability rating	Relatively Low
Community resilience rating	Very Low
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	0	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	0	0	0	0	0	0	0
Statewide, no county in FEMA's file	3	8	12	7	13	1	9

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

County repeat-flood properties by occupancy group: 0 in every occupancy group.

Sources: 1, 4

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

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

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 0 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_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), https://www2.census.gov/geo/docs/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

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Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Loving County, TX: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 48301). Automated baseline. <https://hazardplain.org/tx/48301/> 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.