BONHAM
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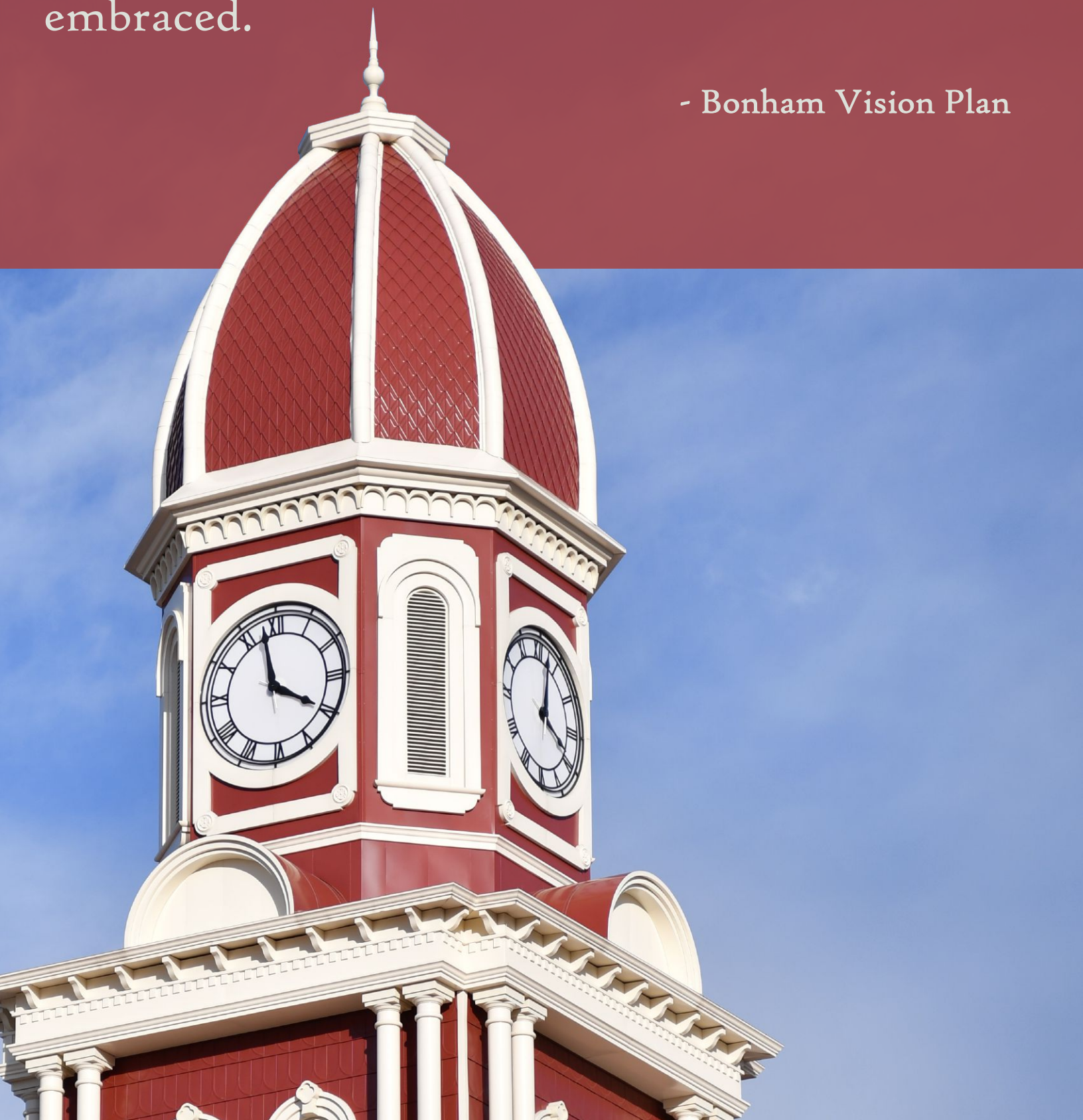
Preliminary Findings

November 2026

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The City of Bonham, Texas will continue to be a place where history is valued, where there is a sense of pride of place, and where diversity is embraced.

- Bonham Vision Plan



Acknowledgments

Planning for Bonham's future begins with the people who know it best. The City of Bonham thanks the residents, business owners, and community partners who shared their time, ideas, and perspectives throughout the comprehensive planning process. Special thanks go to the following individuals for their leadership, dedication, and commitment to a Plan that reflects Bonham's character and aspirations.

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Acronyms to be Added in Later Draft



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01

Introduction

The Bonham Comprehensive Plan is being developed to provide a long-range framework for growth, development, and public investment while preserving the character and community connections that residents value. As the seat of Fannin County, Bonham serves both its residents and the surrounding area. Planning for its future requires consideration of how land use, housing, transportation, utilities, drainage, public facilities, economic opportunity, and natural resources work together to support daily life.

This report presents the preliminary findings supporting that planning effort. It brings together available information about existing conditions and community perspectives to identify needs, opportunities, and issues that warrant further consideration. These findings provide a foundation for developing the plan's vision, goals, recommendations, and implementation priorities.

Purpose of the Plan

The Comprehensive Plan will help Bonham coordinate decisions that affect where development occurs, how public resources are invested, and how existing neighborhoods and services are maintained. Its purpose is to connect community priorities with a practical understanding of local conditions, infrastructure needs, and the City's ability to support change.

The planning effort considers both reinvestment in the existing community and preparation for future development. Housing choices, neighborhood conditions, business opportunities, transportation connections, and reliable public services are closely related. Evaluating these subjects together can help Bonham identify policies and investments that address current needs and provide lasting community benefits.

The completed plan will provide direction for development review, infrastructure planning, neighborhood investment, economic development, public facilities, parks, and related community initiatives. Implementation will require coordination among City departments, public agencies, businesses, property owners, community organizations, and residents.

Legal Authority

The authority for municipal planning in Texas is established by the Texas Local Government Code. The following chapters provide the statutory framework that enables the City of Graham to guide growth and development:

- Chapter 211 authorizes municipalities to adopt and enforce zoning regulations;
- Chapter 212 authorizes municipalities to regulate subdivision development within the city limits and extraterritorial jurisdiction (ETJ); and
- Chapter 213 authorizes municipalities to adopt a comprehensive plan to guide the long-range development of the community, including land use, transportation, and related issues.



Understanding Preliminary Findings

Preliminary findings are the initial results of reviewing the information available at this stage of the planning process. They describe observed conditions, summarize community input, identify emerging patterns, and highlight questions that require additional investigation.

"Preliminary" means these findings remain subject to verification, refinement, and discussion. Available records may reflect different collection dates or geographic boundaries, inventories may require updates, and some conclusions depend on information that is still being assembled. Additional analysis and review will help confirm the findings and clarify their implications.

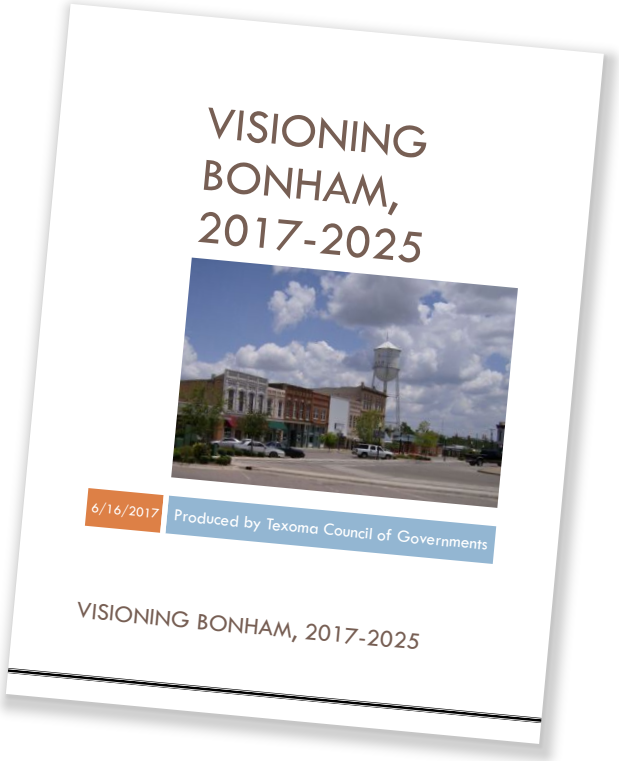
The goals and big ideas presented in this report are proposed planning directions. They provide a basis for discussion and further evaluation. Final recommendations will need to consider infrastructure capacity, feasibility, costs, funding, operating responsibilities, and community priorities.

Building on Bonham's Community Vision

The planning effort builds on the direction established in Visioning Bonham, 2017–2025, prepared by the Texoma Council of Governments. That earlier effort emphasized community pride, historic identity, safe neighborhoods, economic opportunity, downtown revitalization, parks and greenspace, and preparation for growth.

The community survey provides a more recent perspective on these priorities. Its findings emphasize infrastructure reliability, housing affordability and neighborhood quality, local employment and services, recreation, natural resources, and the relationship between development and community character. Participants also expressed a need for clearer communication and visible follow-through.

These sources serve complementary purposes. The earlier vision establishes continuity with Bonham's expressed values, while the survey helps identify current concerns and expectations. Available records and inventories provide additional evidence about physical conditions and development patterns. Together, they inform the proposed **Plan Pillars.**



Plan Vision

Bonham's proposed Plan Vision brings together the priorities expressed in the community survey and the values established through earlier visioning. It looks toward a future in which reliable infrastructure, attainable homes, local opportunity, and valued community places work together to improve everyday life.

Bonham will be a welcoming community where people can build a life, businesses can grow, and neighbors can stay connected—supported by dependable infrastructure, quality neighborhoods, and a shared commitment to the city's history and natural character.

As the preliminary findings are reviewed, this vision will be refined through continued community discussion. The four Plan Pillars translate that direction into goals and Big Ideas for Bonham's future.

Plan Pillars

The Bonham Comprehensive Plan's goals and big ideas are organized around four primary Plan Pillars. Informed by community input and preliminary findings, these pillars express Bonham's aspirations and connect the Plan Vision to future development, public investment, and improvements to everyday life.



Strengthening Our Foundations

Reliable infrastructure, safe connections, and growth the community can support.



Growing Local Opportunity

A stronger local economy that benefits Bonham's households and businesses.



Investing in Homes and Neighborhoods

Safe, attainable homes and neighborhoods where people can remain and thrive.



Celebrating Bonham's Character

History, natural places, and community experiences that connect people to Bonham.

Strengthening Our Foundations





"Growing at a reasonable rate where the infrastructure and schools **keep up with the growth**."

- Bonham Resident, Community Survey

Goals:

Goal 1:

Improve Essential Infrastructure

Goal 2:

Connect Development with Service Readiness

Goal 3:

Make Everyday Travel Safer and More Accessible

Goal 4:

Strengthen Community Resilience

Big Ideas:

Renew Neighborhoods from the Ground Up

Coordinate utility, drainage, pavement, and walking improvements within selected neighborhoods and corridors. Evaluate underlying problems before final resurfacing and explain the construction sequence to residents.

Map Bonham's Growth Readiness

Develop a shared planning map showing infrastructure limitations, planned improvements, environmental constraints, and potential investment areas. Use it to explain where development can be supported and where additional work is needed.

Create Safe Routes to Daily Destinations

Identify priority sidewalk connections, accessible crossings, and practical routes to schools, downtown, parks, and essential services. Begin with missing links and locations where improvements would serve multiple destinations.

Keep Essential Services Working

Identify critical facilities, utility assets, and emergency access routes vulnerable to disruption. Evaluate drainage improvements, backup power, communications, and operational partnerships according to documented risks.

Investing in Homes & Neighborhoods





"I would like to see slow growth and expansion, with a focus on providing living wage jobs and **affordable housing** - with a vision to make **Bonham a place where all people can thrive**."

- Bonham Resident, Community Survey

Goals:

Goal 1:

Preserve Usable Housing and Improve Neighborhood Conditions

Goal 2:

Expand Attainable Housing Choices

Goal 3:

Support Development That Fits Its Surroundings

Goal 4:

Make Property Improvement Easier to Understand

Big Ideas:

Help Residents Stay in Their Homes

Explore partnerships that connect eligible households with critical repairs, accessibility improvements, and energy-efficiency assistance. Give particular attention to residents facing barriers to maintaining safe housing.

Demonstrate Infill That Fits Bonham

Work with willing owners to identify a small group of potential infill sites. Confirm ownership, access, utilities, drainage, and applicable requirements before developing housing concepts that show how vacant land could support compatible homes.

Offer Housing Choices with Clear Design Expectations

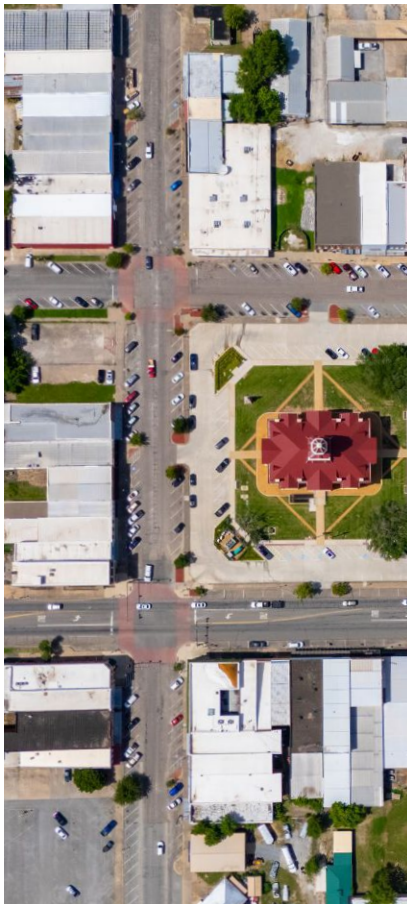
Evaluate locations for smaller homes, accessible single-story housing, duplexes, and other suitable options. Illustrate how building scale, parking, landscaping, and transitions can support affordability and neighborhood compatibility.

Pair Property Standards with a Path to Improvement

Connect understandable code guidance with repair resources, owner assistance, and follow-up. Address urgent hazards promptly while helping residents understand the steps needed to resolve other property conditions.

Growing Local Opportunity





"I also hope to see **growth in local businesses** and industries that provide **stable jobs with realistic wages** that keep up with the increasing cost of living, allowing families to **continue building their lives within our community**."

- Bonham Resident, Community Survey

Goals:

Goal 1:

Strengthen Existing Businesses and Entrepreneurship

Goal 2:

Support an Active Downtown

Goal 3:

Connect Residents with Stable Employment.

Goal 4:

Expand Useful Services and Responsible Investment

Big Ideas:

Keep Downtown Open for Business

Build on Bonham's existing downtown planning and renovation efforts. Maintain an inventory of available spaces, assist willing owners, and evaluate feasible ground-floor and upper-story uses.

Connect Local Talent with Local Jobs

Bring employers, BEDCO, education providers, and workforce partners together to identify hiring needs and training pathways. Explore internships, apprenticeships, certifications, and assistance that helps residents access opportunities.

Recruit for Everyday Needs and Local Activity

Test opportunities for groceries, healthcare, childcare, dining, retail, and entertainment through market analysis and business outreach. Consider locations according to access, building suitability, infrastructure, and neighborhood fit.

Prepare Employment Sites with a Clear Public Return

Evaluate potential sites for access, utilities, workforce connections, and environmental constraints. Compare expected jobs, wages, private investment, and public obligations before committing resources.

Preserving Bonham's Character





"A **growing and vibrant community** where neighbors work together to improve the **natural beauty of the city**."

- Bonham Resident, Community Survey

Goals:

Goal 1:

Preserve and Share Bonham's History

Goal 2:

Improve Access to Parks and Recreation

Goal 3:

Protect Natural Resources and Landscape Character

Goal 4:

Create Welcoming Opportunities for Community Life

Big Ideas:

Connect Bonham's Parks and Natural Places

Evaluate walking, cycling, and recreational connections among neighborhoods, parks, and destinations such as Powder Creek Park. Identify access gaps, property needs, environmental constraints, and maintenance responsibilities before selecting routes.

Add Shade and Greenspace

Incorporate suitable trees, seating, and planting into parks, public facilities, downtown improvements, and walking routes. Consider opportunities that also manage runoff, with attention to water needs and upkeep.

Bring Bonham Together After School and After Hours

Pilot activities with the library, schools, parks, cultural organizations, and community partners. Use participation and operating costs to assess demand before advancing major new recreation facilities.

Tell Bonham's Story Through Its Places

Develop coordinated wayfinding, walking tours, exhibits, and events connecting the courthouse square, museums, cultural destinations, and neighborhood histories. Involve residents in identifying stories and places deserving recognition.

Community Profile

Bonham's comprehensive plan begins with an understanding of the people, homes, jobs, and places that make up the community today. This profile establishes a common factual basis for decisions about development, neighborhood investment, public facilities, and the services residents use every day. It connects demographic and economic conditions with the physical community and the priorities expressed through public input.

Bonham functions as a county seat, a home for local households, and a center of employment and services for a wider area. Its planning needs include maintaining established neighborhoods and preparing for additional development. A substantial population living in group quarters also makes it essential to distinguish citywide population measures from household conditions when evaluating housing demand and service needs.

Bonham at a Glance

11,263
POPULATION
July 1, 2025 Census estimate

36.7
MEDIAN AGE
2020–2024 ACS

2,875
HOUSEHOLDS
2020–2024 ACS

2.72
AVG HOUSEHOLD SIZE
2020–2024 ACS

$57,681
HOUSEHOLD INCOME
Median • 2024 dollars • ACS

$201,800
HOME VALUE
Median • owner occupied • ACS

63.6%
OWNER OCCUPIED
Share of occupied homes • ACS

$1,073
MEDIAN GROSS RENT
Per month • ACS

4,708
JOBS IN BONHAM
2024 LODES primary jobs

Bonham in Its Regional Setting

Bonham is the county seat of Fannin County in the Texoma region of North Texas. [10] Its regional role is visible in the movement of workers: the city contains more covered primary jobs than are held by its employed residents, and most jobs located in Bonham are filled by people who live elsewhere. [4] The community therefore serves a market and a public service area that extend beyond its municipal population.

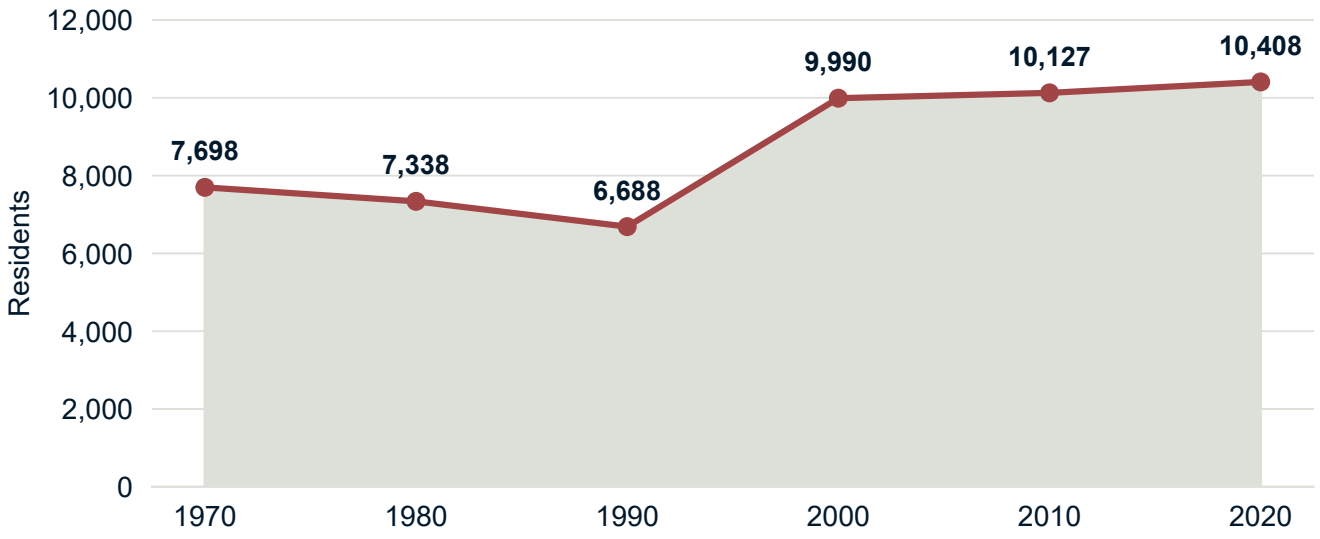
Comparisons with Fannin County and Texas help distinguish local conditions from broader patterns. Gainesville provides context for another county seat, while Sherman, Denison, and Paris represent nearby regional communities with different scales and employment settings. These are comparison geographies rather than a claim that the cities have identical markets, institutions, or development opportunities.

Geography	ACS population	Median age	Median household income	Owner share
Bonham	10,697	36.7	$57,681	63.6%
Fannin County	37,326	41.0	$72,295	78.7%
Gainesville	17,883	36.5	$58,809	57.6%
Sherman	46,397	35.3	$58,859	52.7%
Denison	25,778	40.4	$67,365	58.6%
Paris	24,775	35.8	$47,239	48.4%
Texas	30,188,424	35.6	$78,476	62.6%

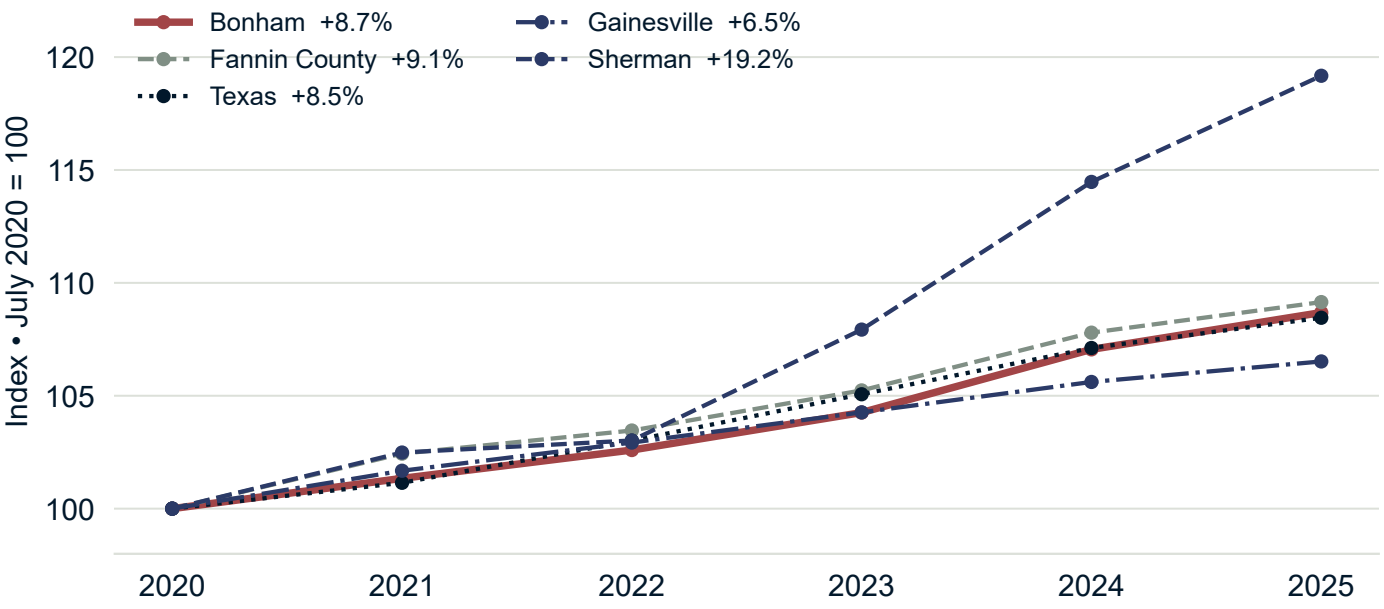
Source: U.S. Census Bureau, 2020–2024 ACS five-year estimates. Income is in 2024 dollars; owner share is of occupied housing units. This ACS population column is not the July 2025 annual estimate.

Historic Population Change

Bonham's long-term population record includes both decline and growth. The city had 7,698 residents in 1970 and 6,688 in the revised 1990 count. Its population then increased to 9,990 in 2000, followed by more gradual increases to 10,127 in 2010 and 10,408 in 2020. [The pattern is important because a single long-term growth rate would obscure substantial differences between decades.



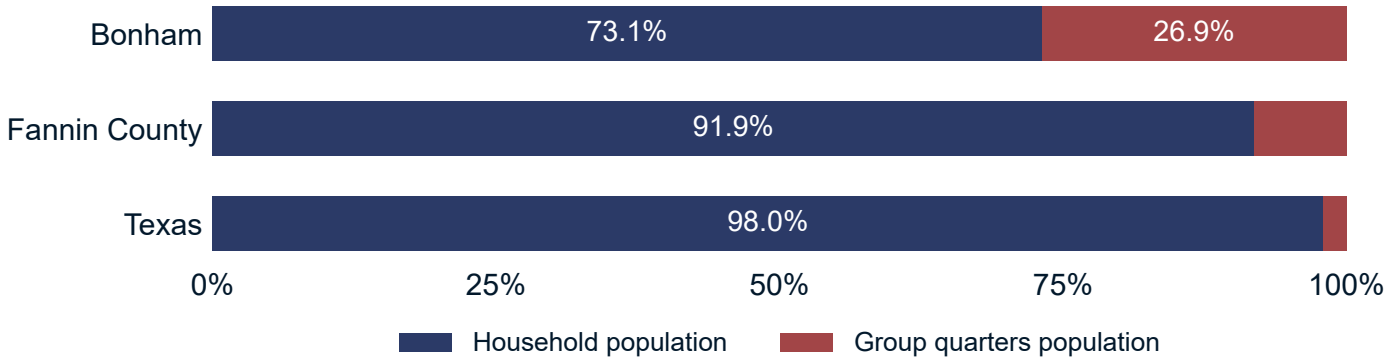
Sources: Decennial Census historical tables and 2020 count reproduced by TDC



Source: Census Population Estimates Program, Vintage 2025. Every series starts at 100 in July 2020; the legend gives cumulative change through July 2025

Understanding the Population Baseline

Bonham's total population and its household population describe different planning needs. The 2020–2024 ACS estimates 10,697 residents, including 2,875 in group quarters. The implied household population is 7,822, or 73.1 percent of the total. Group quarters include institutional and other shared living arrangements that the Census Bureau counts outside conventional households.



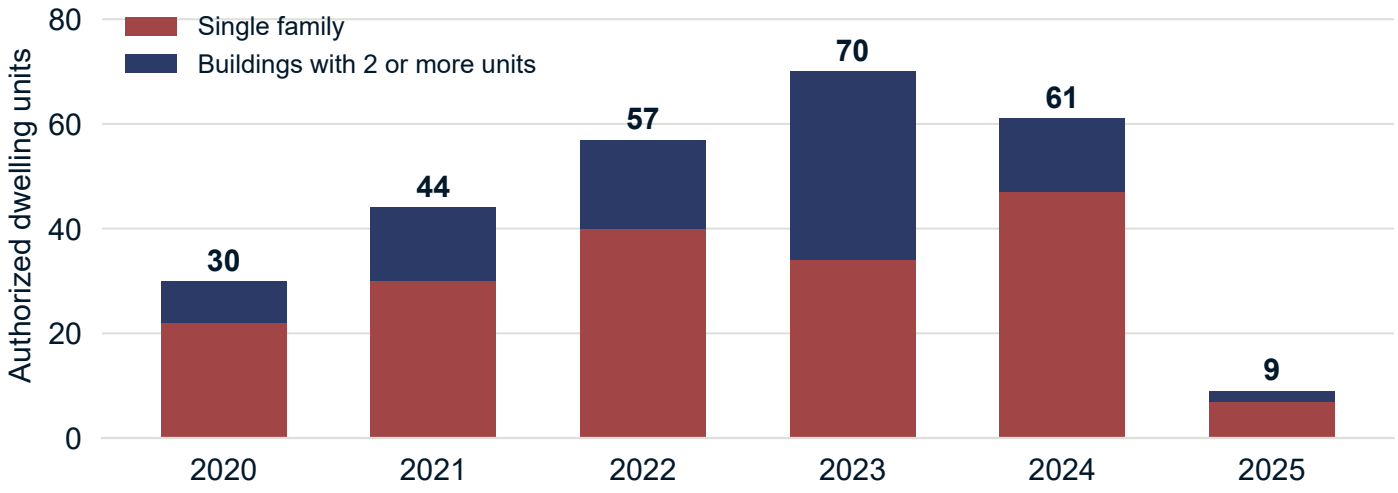
The institutional context affects the interpretation of age, sex, education, and labor force measures. A citywide share can be useful for describing all residents while still being a poor stand-alone measure of conditions among households. Housing needs should therefore be evaluated with household counts, tenure, income, and occupancy rather than total population alone.

The July 2025 Census estimate is the published annual population reference in this chapter. The ACS provides the detailed demographic profile because it covers topics unavailable in the annual series. The two sources should not be spliced into one trend line: their methods, dates, and purposes differ.

Population Outlook and Housing Activity

Recent growth provides a starting point for examining the future, but a population forecast should also reflect the supply of housing and the timing of development. Census Building Permits Survey data report 271 dwelling units authorized in the Bonham permit jurisdiction from 2020 through 2025. Authorization does not establish construction, completion, or occupancy.

The series ranges from nine units in 2025 to 70 in 2023. A single year should not define the city's long-range outlook. Changes can reflect project timing and the mix of housing types, and the published series should be reconciled with local permits and certificates of occupancy before drawing conclusions about construction activity.

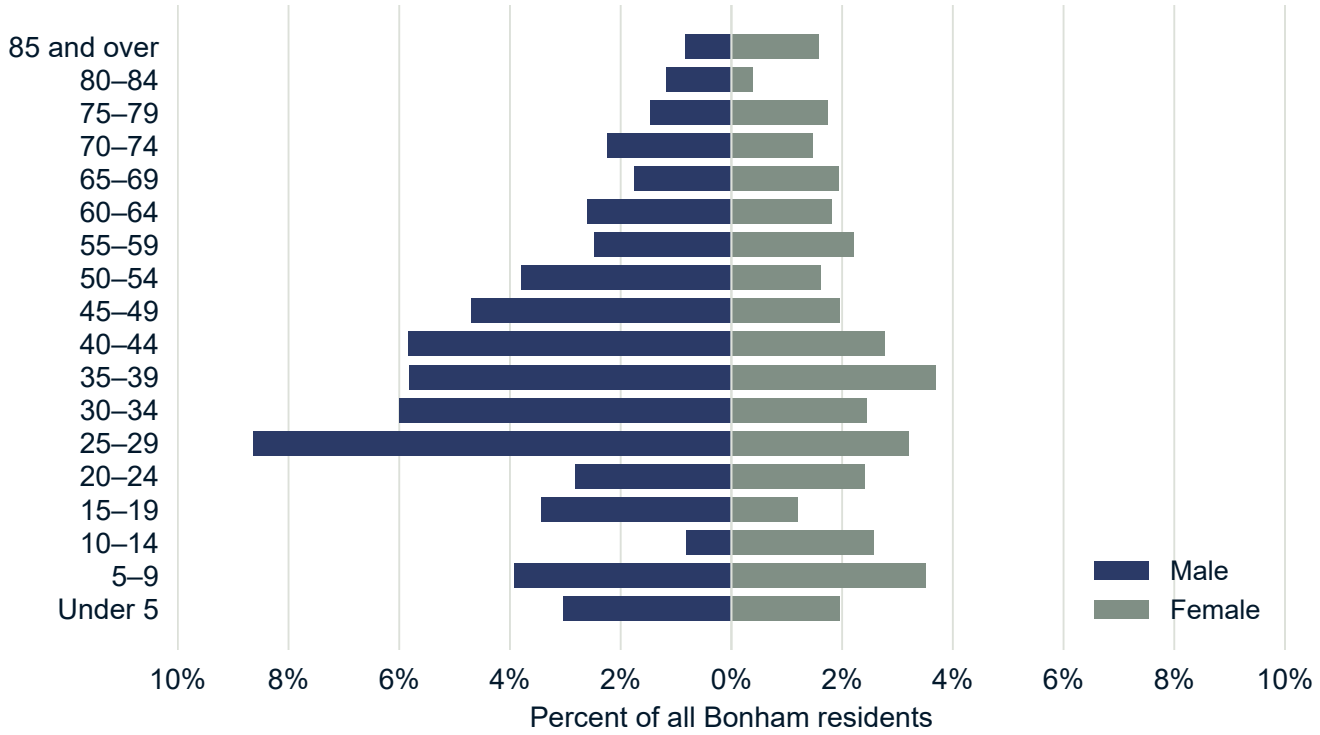


Year	Single family units	Units in buildings with 2 or more homes	Total authorized units
2020	22	8	30
2021	30	14	44
2022	40	17	57
2023	34	36	70
2024	47	14	61
2025	7	2	9

Source: U.S. Census Bureau Building Permits Survey, annual files. These figures describe the reporting permit jurisdiction.

Age and Sex Composition

Bonham's median age is 36.7, compared with 41.0 in Fannin County and 35.6 statewide. The ACS estimates 1,908 residents under age 18, or 17.8 percent of the population, and 1,569 age 65 or older, or 14.7 percent. The remaining 67.5 percent are ages 18 through 64.



Source: U.S. Census Bureau, 2020–2024 ACS five-year estimates. Table B01001. Each bar is a share of total population, including group quarters. Male and female categories follow the source. Small cohorts are subject to sampling uncertainty.

The total population is 61.5 percent male and 38.5 percent female. The age and sex distribution includes residents of group quarters as well as people living in households. It therefore describes a broader population than the households participating in the local housing market.

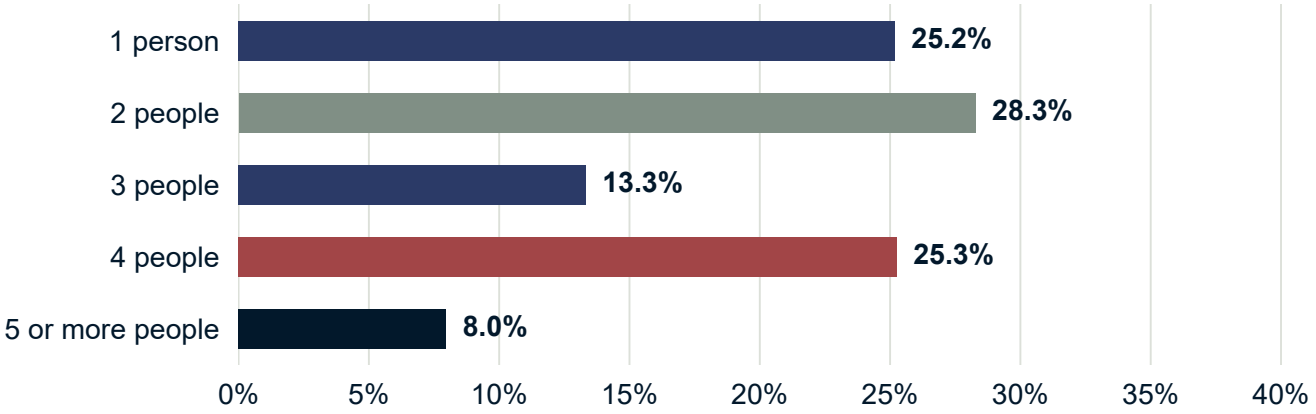
Different Life Stages Within One Community

Children and families, working-age adults, and older residents use housing and public services in different ways. Schools, parks, employment, health care, and everyday destinations are part of those relationships. The profile's household indicators provide additional detail about where children and older adults are present in the conventional residential population.

Broad age groups offer a more stable view than small individual cohorts at the city scale. The overall distribution establishes the presence of multiple life stages without treating a single age category as representative of all Bonham households.

Households and Life Stages

The ACS estimates 2,875 households in Bonham. Family households account for 72.8 percent, and 724 households consist of one person. Household composition adds a different perspective from total population because each occupied home represents a household, regardless of the number of people living there.



Source: U.S. Census Bureau, 2020–2024 ACS five-year estimates. Table B11016. Family and nonfamily categories are combined by size. Shares describe households rather than residents.

Household characteristic	Estimate	Share of all households
One or more people under age 18	1,216	42.3%
One or more people age 65 or older	849	29.5%
Householder living alone	724	25.2%
Person age 65 or older living alone	235	8.2%

Source: U.S. Census Bureau, 2020–2024 ACS five-year estimates. Tables B11001, B11005, and B11007. Categories overlap and are not additive.

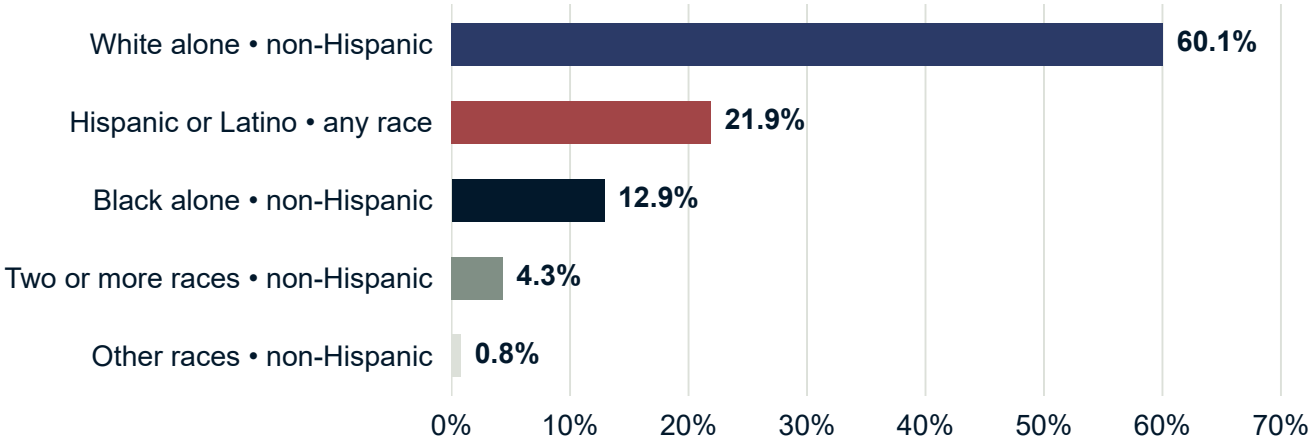
Two-person households are the largest size category, at 28.3 percent. One-person and four-person households each account for about one-quarter of households. Three-person households make up 13.3 percent, and households with five or more people account for 8.0 percent.

An estimated 1,216 households include someone under age 18, while 849 include at least one person age 65 or older. These groups can overlap within multigenerational households. Their presence shows the range of family circumstances behind the citywide average household size of 2.72.

The 235 older residents living alone represent 8.2 percent of all households. Living alone can affect the resources available for property upkeep, transportation, and daily tasks, although household size by itself does not establish an individual's support network or preferred housing type.

Race Ethnicity and Language

Bonham's population includes residents from a range of racial and ethnic backgrounds. The ACS estimates 2,343 Hispanic or Latino residents, or 21.9 percent of the population. Non-Hispanic White residents account for 60.1 percent, non-Hispanic Black residents 12.9 percent, and non-Hispanic residents identifying with two or more races 4.3 percent.



Source: U.S. Census Bureau, 2020–2024 ACS five-year estimates. Table B03002. Hispanic or Latino residents of any race form one category; all other categories exclude Hispanic or Latino residents. Small non-Hispanic racial categories are combined.

An estimated 2,090 residents age 5 and older speak a language other than English at home, or 20.6 percent of that age group. The estimate for people speaking English less than very well is 884, or 8.7 percent. These measures describe different aspects of language use and access.

Language is part of how residents obtain information about city services, public meetings, and community events. The distinction between language spoken at home and English proficiency provides a more precise picture of communication needs than ethnicity alone.

Language measure	Estimate	Share of residents age 5 and older
Language other than English spoken at home	2,090	20.6%
English spoken less than very well	884	8.7%

Source: U.S. Census Bureau, 2020–2024 ACS five-year estimates. Table B16004; residents age 5 and older. Speaking another language at home does not by itself indicate limited English proficiency.

Housing

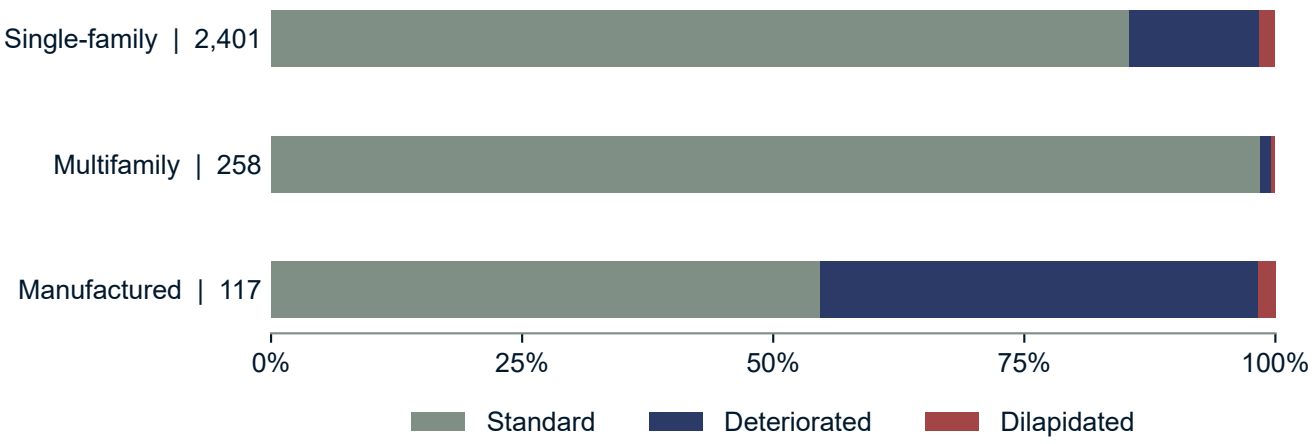
Housing shapes Bonham's ability to serve current residents and accommodate future growth. A range of homes can help people find housing that fits their budget and changing needs while remaining near family and work.

Maintaining existing homes can help residents stay in their neighborhoods and preserve housing that would be costly to replace. New construction can offer additional choices, including smaller homes and rental options, while complementing neighborhood character. Both infill and larger developments should be considered alongside the roads, utilities, and drainage needed to support them.

This section reviews Bonham's housing supply, surveyed housing conditions, and community feedback. It also identifies potential opportunities for new housing on undeveloped properties, providing a starting point for neighborhood reinvestment and future development.

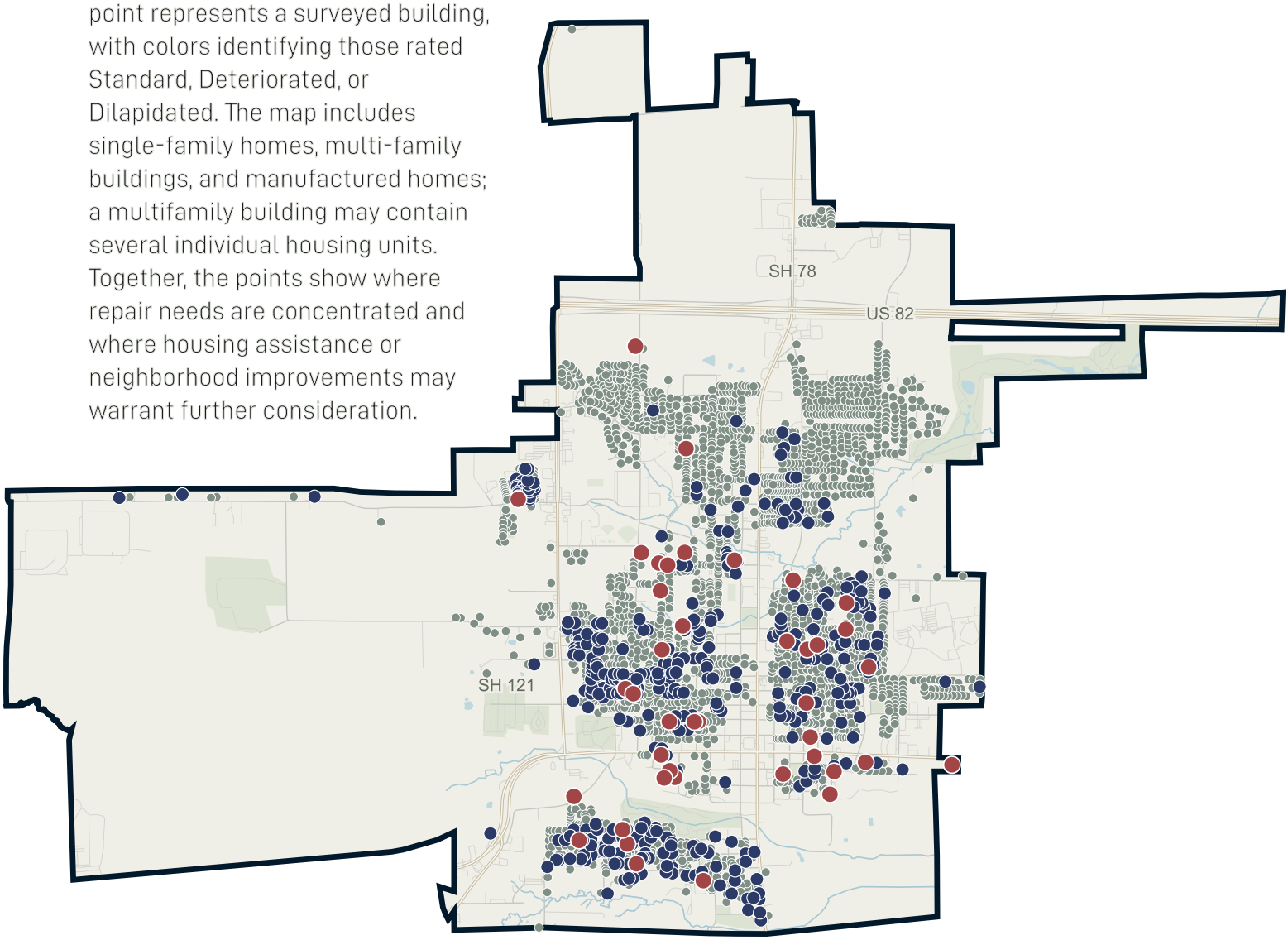
Existing Conditions

A closer look at Bonham's existing housing helps show where preservation and new development efforts can begin. The local housing survey documented 2,776 residential buildings and assessed their visible exterior condition. Most were rated Standard, providing a substantial base of housing to maintain, while others showed repair needs that warrant closer attention. The findings below describe the mix of housing surveyed and how conditions vary among single-family homes, multifamily buildings, and manufactured homes.



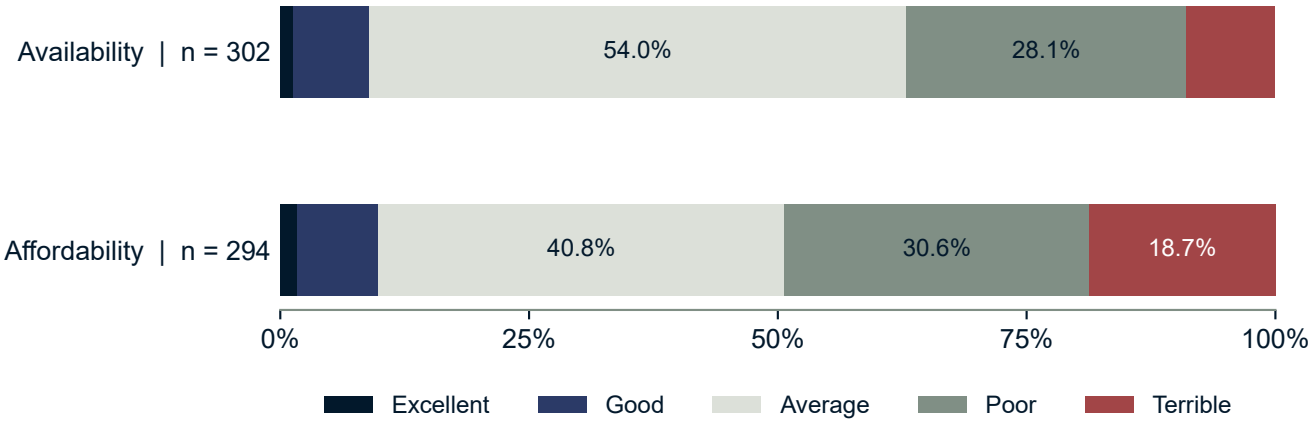
Surveyed Housing Conditions

This map shows the location and visible exterior condition of residential buildings documented in Bonham's housing survey. Each point represents a surveyed building, with colors identifying those rated Standard, Deteriorated, or Dilapidated. The map includes single-family homes, multi-family buildings, and manufactured homes; a multifamily building may contain several individual housing units. Together, the points show where repair needs are concentrated and where housing assistance or neighborhood improvements may warrant further consideration.



Housing Choices and Affordability

The community survey adds another perspective to the condition of Bonham's homes. Among those who answered the housing questions, about 37% rated housing availability as Poor or Terrible, while about 49% gave those ratings to affordability. The stronger concern about cost suggests that adding homes should be considered alongside the prices and rental options available to residents.



A range of housing choices can serve people as their needs change. Smaller homes, duplexes, townhomes, and apartments may provide options for households seeking less space or less upkeep. Accessible homes can also help residents remain in the community as they grow older. These possibilities should be considered alongside the upkeep of existing homes and the character of surrounding neighborhoods.

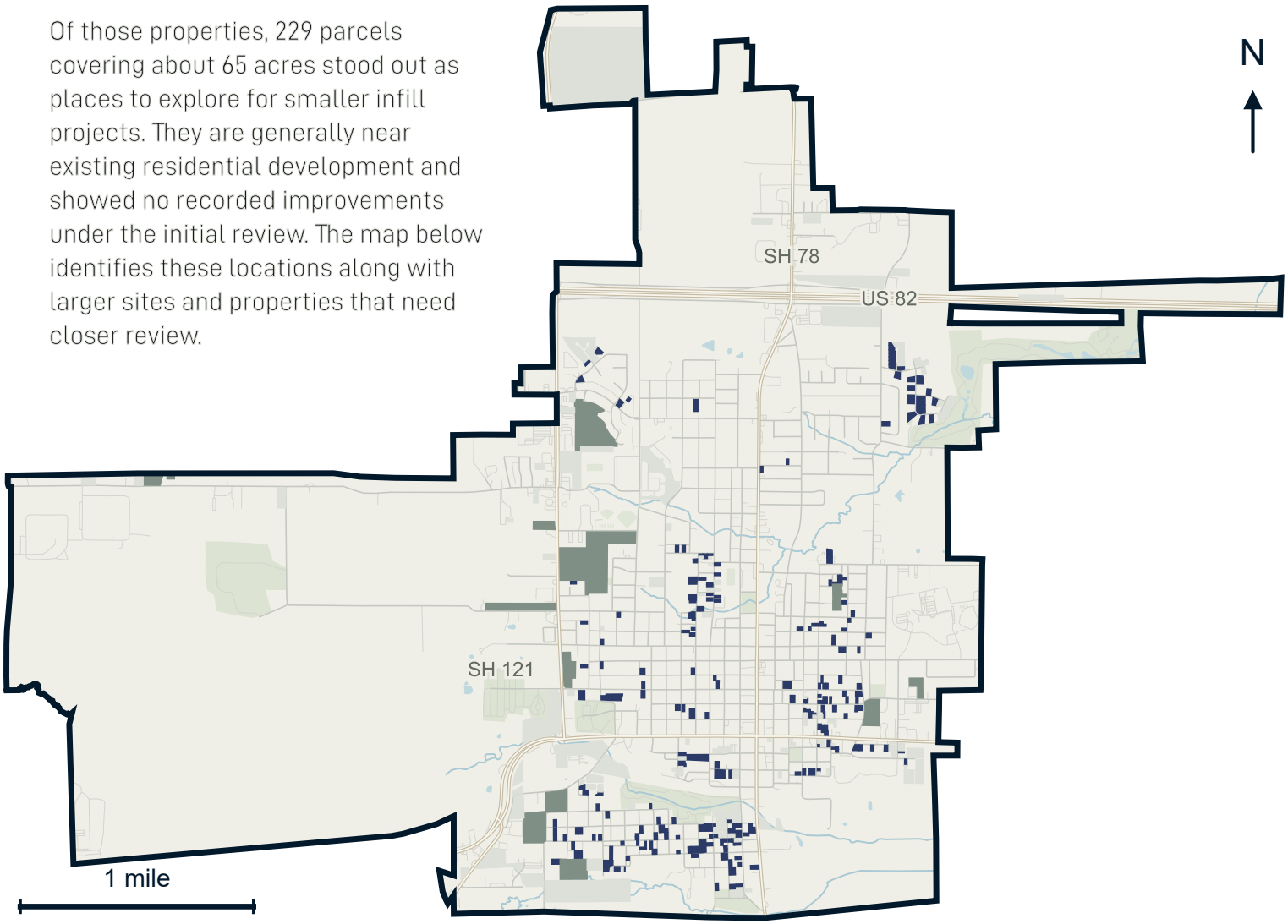
Some additional housing may come from bringing existing homes back into use. The field survey identified 51 residential buildings that appeared vacant. Their condition varied, and some may need substantial work before they can be occupied again. Following up on these properties can help the City understand where repairs or other assistance might make a difference.

The findings support looking at preservation and new construction together. Repair assistance may help an existing resident remain in a home, while a suitable new home may give another household a choice it does not currently have. A closer look at rents, home prices, and household incomes will help the City determine which housing options are most needed.

Opportunities for Infill

Bonham also has undeveloped parcels within and around its established neighborhoods. Building on suitable vacant lots, often called infill development, can create housing near existing homes and streets. The land-use review identified 503 properties with land classified as undeveloped.

Of those properties, 229 parcels covering about 65 acres stood out as places to explore for smaller infill projects. They are generally near existing residential development and showed no recorded improvements under the initial review. The map below identifies these locations along with larger sites and properties that need closer review.



Basemap: © OpenStreetMap contributors · openstreetmap.org/copyright

Building Within Established Neighborhoods

The potential infill sites are spread across several parts of Bonham. Parcel addresses include groups along S 4th and S 5th, E 6th, Maple, Franklin, and Bois d'Arc, with additional sites along other streets. These areas offer a starting point for conversations about where new homes could fit and what improvements might be needed to support them.

The review also identified 13 larger properties near residential development, totaling about 89 acres. These sites may provide room for more coordinated housing projects, depending on their layout, access, and available services. They should be considered separately from smaller vacant lots because development may require additional streets or other improvements.

A vacant parcel is a starting point for review. Before a site moves forward, the City and property owner will need to confirm that housing is allowed and that the lot has suitable street access, water and wastewater service, and drainage. Some properties may have floodplain limits or other restrictions that affect how they can be used. Confirming these conditions will help turn a broad list of opportunities into a more practical set of housing sites.

As individual sites are evaluated, attention should remain on how new housing fits into the neighborhood. The size and placement of buildings, connections to surrounding streets, and the effect on nearby homes will all matter. Improvements that support new homes may also create an opportunity to address existing drainage or street concerns where those needs are documented.

Planning for Future Housing

The preliminary findings support continued investment in Bonham's existing neighborhoods alongside carefully located new housing. The City can use the housing survey to guide follow-up on homes needing repairs and the infill review to begin evaluating places where additional housing may fit. Both efforts should include the people who live in and own property in these areas.

As planning continues, the City should connect these findings with local housing costs, recent construction, and future population expectations. That work will help clarify how many additional homes may be needed and what types are most useful. Keeping the housing information current will also allow Bonham to recognize progress as homes are repaired, vacant properties return to use, and new housing is completed.





Community & Commerce

Downtown
Economic Development
Parks & Recreation

Section



02



Downtown Bonham

Downtown Bonham serves as a center for local commerce, civic activity, and community gatherings. Its restored courthouse, traditional storefronts, and nearby cultural destinations connect everyday activity to the city's history and give downtown a distinct character.

As Bonham grows, continued investment can help sustain downtown businesses, keep older buildings in use, and create a welcoming environment for residents and visitors. This section examines downtown's existing strengths and identifies preliminary opportunities for building rehabilitation, business support, improved walking access, and connections between the square and surrounding destinations.

Downtown Setting and Role

The restored Fannin County Courthouse gives downtown a distinctive center and a substantial public investment to build upon. Its rededication in March 2022 reinforced the square's role as a place of local identity. The surrounding commercial buildings, civic destinations, and cultural organizations give Bonham a foundation for continued reinvestment.



The immediate downtown core is organized around the courthouse square, with North Main Street on the west, Center Street on the east, Fifth Street on the north, and Sam Rayburn Drive on the south. For preliminary planning, attention should begin with these frontages and the adjoining blocks. The Creative Arts Center to the west and the museum in the former railroad depot to the south provide nearby destinations around which to improve walking connections.



Downtown serves several overlapping needs. Residents come for errands, meals, services, and community activities. Workers and courthouse visitors support daytime activity. Travelers can combine a visit to the square with Bonham's museums, parks, and other attractions. The Bonham Visitor Center already occupies a prominent location at North Main Street and Sam Rayburn Drive and provides information and public restrooms. These existing uses should help guide improvements and business recruitment.

Community Input

In the 2026 community survey, 143 of 297 respondents to the commercial-location question selected downtown or the city center as a desirable location for new commercial development, or 48.1 percent. Respondents also expressed interest in entertainment, retail, and food and beverage businesses across Bonham. These findings support exploring compatible downtown opportunities, while leaving the appropriate business mix to market testing and conversations with existing merchants. The voluntary survey allowed multiple selections and does not establish either a downtown market forecast or majority support for a particular project.

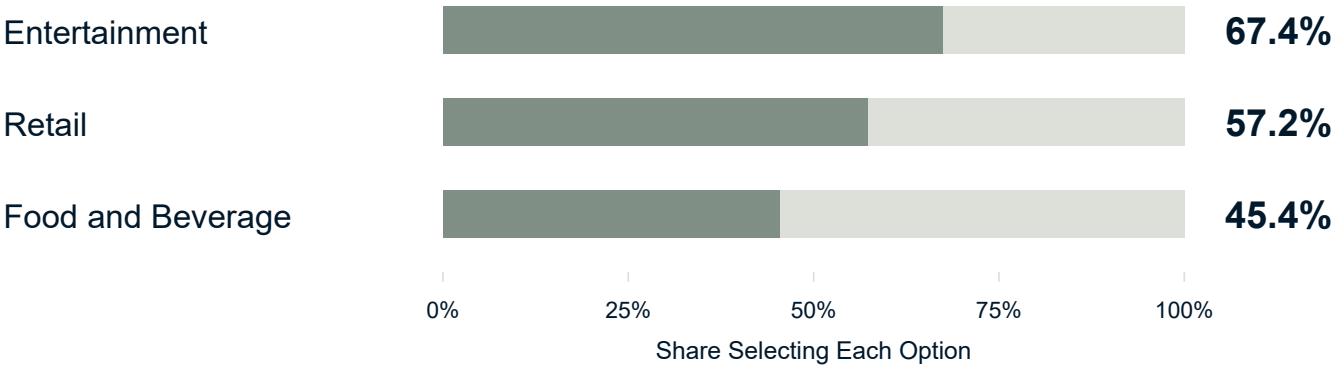
Preferred Location for New Commercial Development

Commercial Location Question | n = 297



Business Types Desired Across Bonham

Selected Categories from the Citywide Question | n = 304



Existing Character and Opportunities

Downtown Bonham features closely spaced storefronts, a mix of one- and two-story buildings, varied signs and awnings, and parking along commercial frontages. Some buildings retain masonry details and upper-story windows, while others have altered facades or weathered finishes. These conditions suggest opportunities for repair and compatible reuse, guided by the character and needs of each property. Individual property assessments are needed to confirm occupancy, structural condition, and rehabilitation costs.

Buildings and Storefronts



The City and BEDCO should begin with an inventory of downtown buildings and conversations with owners. Record current uses, available spaces, visible maintenance needs, and known barriers to reuse. Separate buildings needing urgent stabilization from those ready for smaller improvements or a new tenant. Where feasible, address roof leaks, water entry, unsafe features, and essential building systems before investing in decorative work.

Retain the storefront pattern, individual building widths, upper-story windows, and details that give the square its character. New infill should relate to neighboring buildings and provide entrances and windows facing the street. A consistent approach to maintenance and compatible design can accommodate the variety already present downtown. Proposed exterior changes should be coordinated with the City's Heritage District Architectural Overlay review process where applicable.

Everyday Activity

Business retention should shape recruitment. Regular merchant visits can identify needs related to building repairs, customer access, business succession, and operating costs. An updated list of available spaces, realistic lease information, and a clear permitting contact would help prospective businesses understand their options. Recruitment should consider businesses that can serve residents repeatedly, including small shops, dining, personal services, and activities that fit available buildings.

Upper floors may offer opportunities for offices, studios, or housing. Evaluate these uses building by building, including access, fire protection, utilities, rehabilitation expense, and demand. Early assistance could focus on a willing owner and a feasible project that demonstrates how an older building can remain productive. Public assistance should have a defined public benefit and clear completion requirements.

Walking Access and Parking

Downtown improvements should make it easier to move between a parking space, a storefront, and the courthouse. Begin with a continuous accessible route around the square and connections to nearby destinations. Review sidewalk surfaces, curb ramps, building entrances, crossing locations, drainage, and objects that obstruct walking. The sequence should follow verified needs and coordinate any underground work with surface repairs.

Crossings and Street Edges

Sam Rayburn Drive carries traffic through the downtown core and separates the courthouse from businesses on the south side of the square. Review its crossings and the other square intersections with the agencies responsible for those streets. Consider visibility, turning movements, vehicle speeds, pedestrian signal operation, and access for people using mobility devices. Any curb extensions, altered parking layouts, or changes to traffic operation should follow a site-specific evaluation and coordination with TxDOT where state routes are involved.

Driveways, side streets, and alleys also affect the walking experience. Identify locations where vehicle access interrupts the sidewalk and where lighting or a clear route would help people reach rear entrances or shared parking. Temporary measures may help test a proposed change where agencies permit them, but they should include an accessible route and a way to evaluate effects on businesses and traffic.

Parking That Supports Downtown Uses

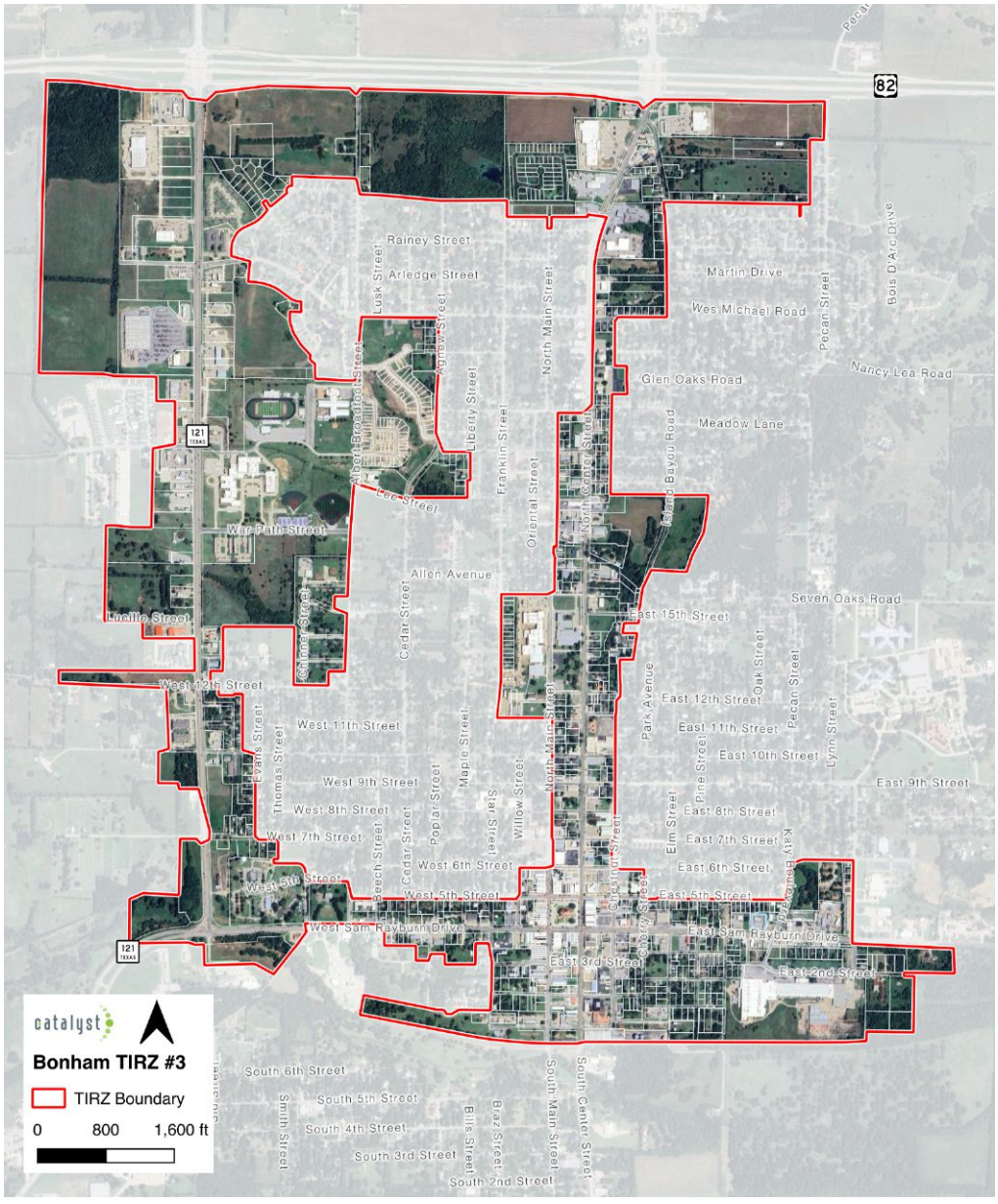
Parking is part of how downtown works for customers, employees, courthouse users, deliveries, and people with limited mobility. Before changing supply, inventory public and private spaces and measure use at several times on ordinary weekdays, Saturdays, and event days. Record accessible spaces, loading needs, time limits, and whether visitors can find and comfortably reach available spaces. A photograph of parked cars cannot establish a shortage or surplus.

Use the results to consider clearer signs, better markings, shared parking agreements, employee parking arrangements, and convenient short visits. Explain the tradeoffs of any proposal that reallocates curb space. Decisions should address the actual location and timing of demand, together with safe walking routes from each parking area.

Business Support and Implementation

BEDCO's Downtown Renovation Grant offers an existing means to support building investment. Its April 2026 guidelines provide reimbursement at 50 percent of eligible improvements, up to $25,000, subject to program approval and requirements. Eligible work extends to certain interior and mechanical improvements as well as exterior work and accessibility. Signage is excluded. Staff should help owners identify eligible work before construction starts and confirm funding availability.

The City and Fannin County announced creation of TIRZ Number 3 in April 2026. Downtown is one focus of the broader zone, alongside highway corridors and gateways. The City describes a projected $74.1 million in tax increment fund contributions over 30 years. This is a zone-wide projection, dependent on future taxable value, rather than an immediate downtown construction budget. Downtown projects should be phased to available revenues, eligible uses, and approved commitments.





Growth & Mobility

Land Use
Transportation

Section



03

Transportation

Bonham's transportation network connects residential neighborhoods, businesses, schools, public facilities, and health care services to destinations throughout Fannin County and the surrounding region. Major highways provide regional connections, while local streets support daily travel within the community. Maintaining these streets and planning connections for future development are important to Bonham's accessibility, economic activity, and long-term resilience.

The 2026 pavement assessment identifies a substantial need for reinvestment in existing streets. Approximately 41.8 surveyed paved miles, or 56.6% of the paved mileage assessed, are in poor or worse condition. Another 16.2 miles are in fair condition. These findings support a coordinated approach that rehabilitates deteriorated pavement while preserving streets that remain serviceable.

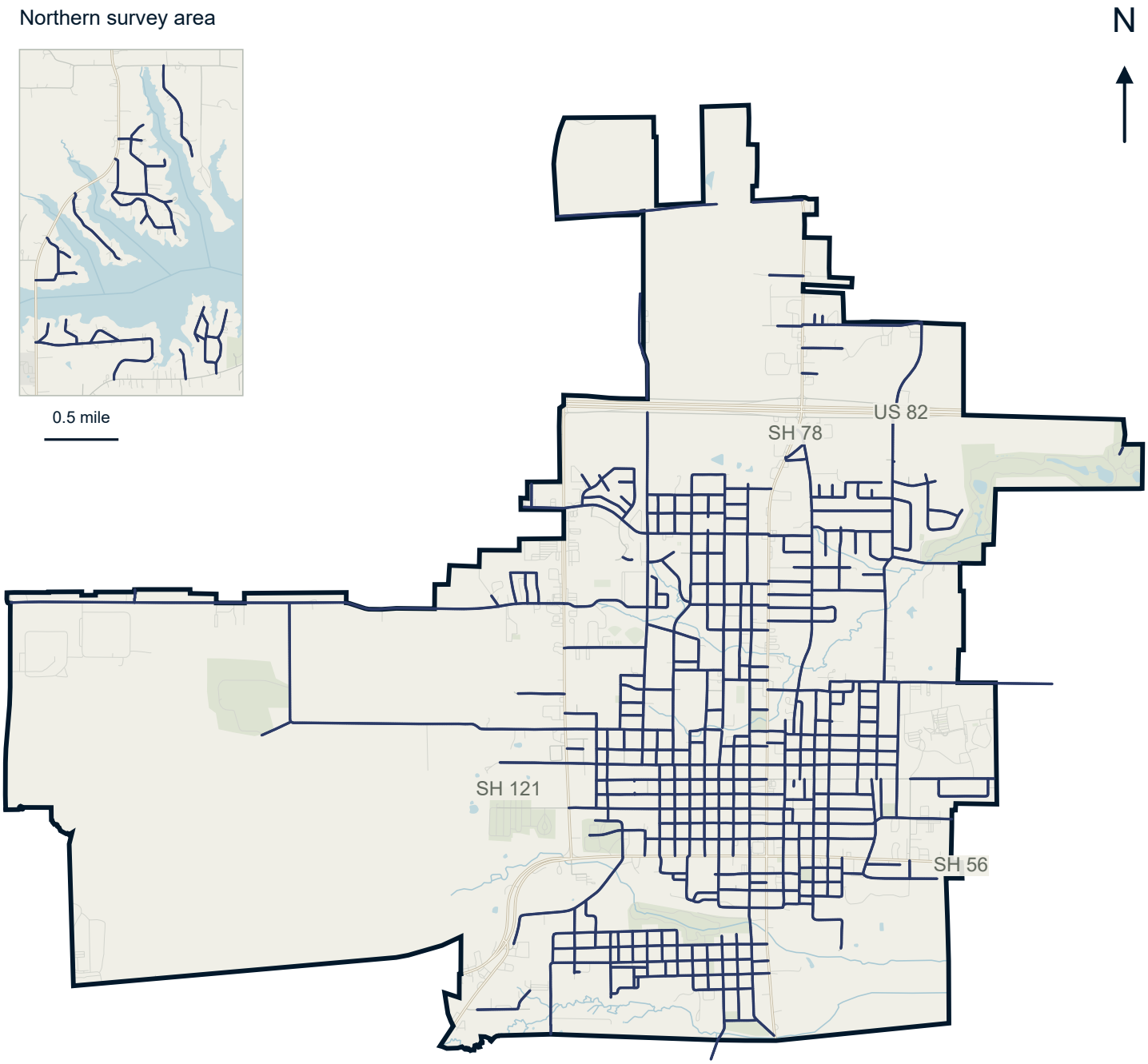
Existing Street Network

US 82 provides Bonham's principal east-west regional connection toward Sherman and Paris. SH 121 connects the city southwest toward McKinney and the Dallas-Fort Worth region. SH 78 provides a north-south connection through Bonham, including Center Street, while SH 56 and Sam Rayburn Drive provide an important east-west route through the developed community.

These highways connect Bonham's local streets to regional destinations. Within the city, they also serve commercial properties, neighborhoods, and public facilities. Their intersections with local streets are important locations for coordinating through traffic, turning movements, driveway access, and pedestrian crossings.

Much of Bonham's established core contains a closely connected street grid. This pattern provides multiple routes between destinations and distributes access across numerous streets. Outside the core, longer blocks, curving residential streets, larger properties, and fewer connecting routes create different circulation needs. Streets near Lake Bonham also form part of the broader transportation area included in the pavement assessment.

The network contains streets with different functions. Arterials accommodate longer trips and connect major destinations. Collectors link neighborhoods and local streets with the arterial network. Local streets primarily provide access to homes and other properties. These functions help explain how individual streets contribute to community mobility and should be considered alongside pavement condition when evaluating future improvements.


Northern survey area
N
0.5 mile
US 82
SH 78
SH 121
SH 56
NEXCO survey coverage
Other streets
Survey coverage includes streets outside city limits.
Northern survey streets are shown in the inset at a separate scale.
1 mile
City limits

Bonham Master Thoroughfare Plan

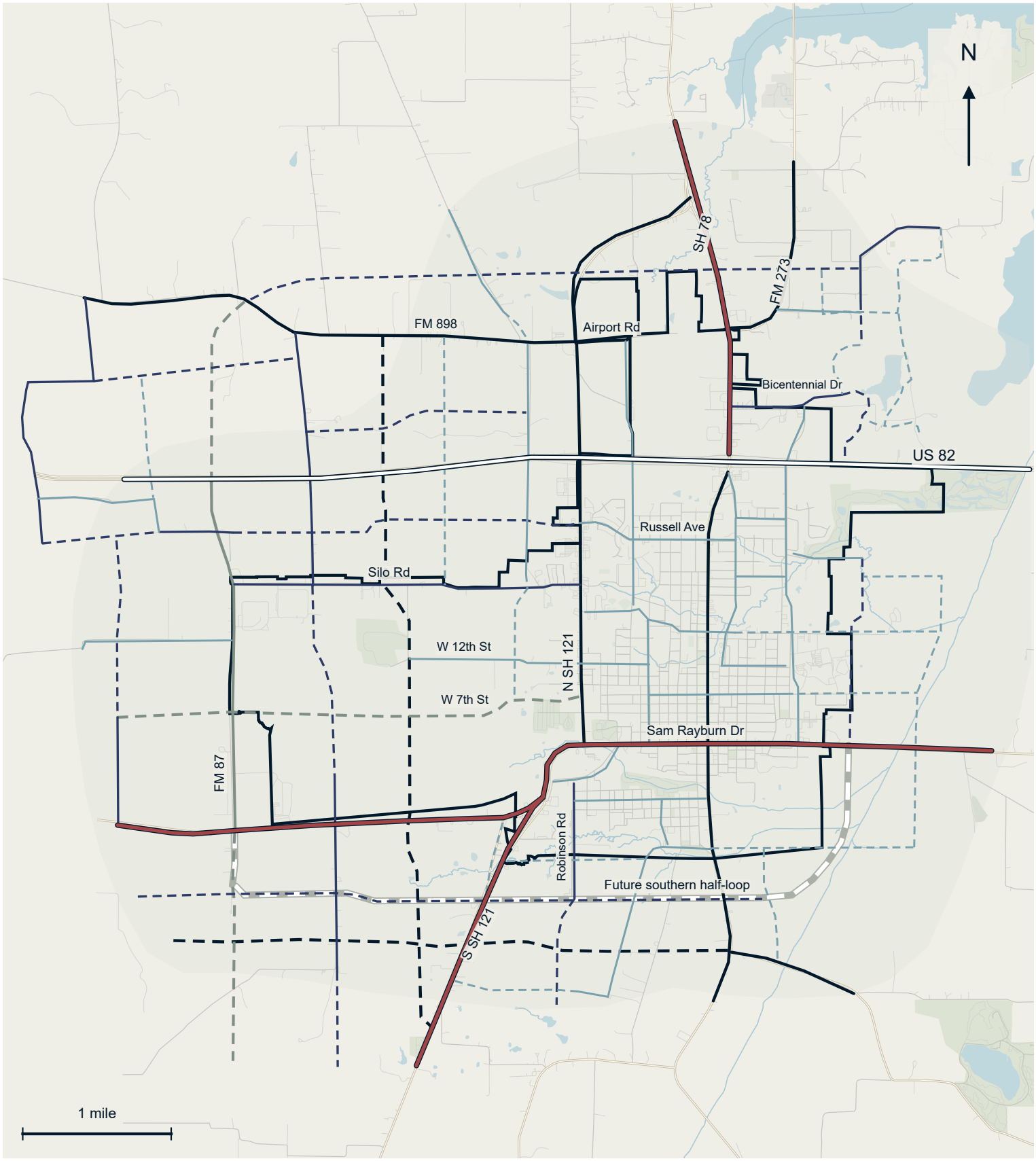
Bonham's Master Thoroughfare Plan Map establishes a framework for the future street network. It distinguishes existing and planned arterials and collectors, identifies highways and local streets, and shows the relationship between the network, city limits, and surrounding planning areas. Existing routes such as Silo Road, Airport Road and FM 898, Russell Avenue, and numbered streets form part of this larger circulation framework.

The map identifies a future southern half-loop and additional connections in western and eastern growth areas. These planned routes illustrate opportunities to connect developing areas and provide additional travel options as the community grows. Their eventual locations and designs will depend on development patterns, property needs, environmental conditions, engineering studies, and coordination with other agencies.

The planned street sections establish a hierarchy of travel lanes and rights of way. These dimensions describe the intended future street design; they are not measurements of existing streets.

Street classification	Travel lanes	Right of way	Median or center lane
Principal arterial	6 or 5	120 feet	Median or two-way left-turn lane
Major arterial	4	100 feet	Median
Minor arterial	4	80 feet	None
Major collector	3	80 feet	Two-way left-turn lane
Minor collector	2	60 feet	None

Source: City of Bonham Master Thoroughfare Plan Map.

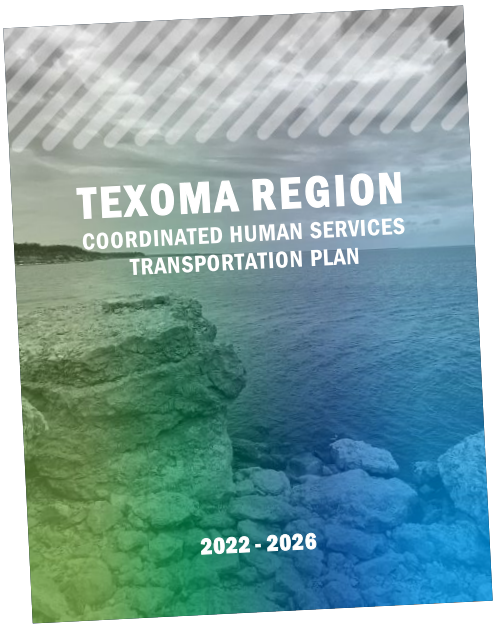


Principal arterial
Major arterial - existing
Minor arterial - existing
Major collector - existing
Minor collector - existing

Highway
Major arterial - planned
Minor arterial - planned
Major collector - planned
Minor collector - planned

Future highway
City limits 2026
ETJ shown on source

Regional Transportation and Mobility



The Texoma Region Coordinated Human Services Transportation Plan covers Cooke, Fannin, and Grayson counties for 2022 through 2026. Adopted by the Texoma Council of Governments on March 24, 2022, the plan addresses access to transportation services, particularly for older adults, people with disabilities, and others who may experience difficulty reaching essential destinations.

The plan identifies TAPS as the region's public transportation provider and describes additional transportation services associated with specific institutions, programs, or eligible populations. Its inventory includes services connected with the Sam Rayburn Memorial Veterans Center in Bonham. These services contribute to regional mobility, although their eligibility and trip-purpose requirements differ from transportation available to the general public.

The regional study identified several barriers to transportation access. These included limited availability outside service hours, advance reservation requirements, difficulty finding service information, and staffing constraints affecting available trips. Stakeholders also identified missing sidewalks in important locations as a barrier to reaching transportation services.

A regional survey conducted between August and October 2021 received 440 complete and 133 partial responses. Participants expressed interest in greater reliability, shorter waits, expanded hours, clearer information, and less advance scheduling. These findings describe regional concerns during the study period and should not be interpreted as a current estimate of unmet transportation demand specifically within Bonham.

TAPS' published Get-a-Ride information identifies Fannin County within its six-county service area. The service is open to the general public and provides shared, point-to-point, curb-to-curb transportation. Published booking procedures require reservations at least two business days in advance.

For Bonham, these findings emphasize the relationship between street infrastructure and transportation services. A usable street, an accessible walking route or pickup location, and an available transportation service each contribute to a resident's ability to complete a trip. Access to employment, medical appointments, shopping, and community activities depends on how these elements work together.

Other State and Regional Plans

Connecting Texas 2050

Connecting Texas 2050, adopted July 30, 2024, sets a long-term vision for moving people and goods throughout the state. It emphasizes safer travel, maintaining existing roads, improving transportation choices, and supporting a growing economy. For Bonham, these priorities begin with the streets residents use every day to reach work, school, businesses, and community services.



TxDOT Paris District and the Rural Transportation Improvement Program

TxDOT's Paris District plays an important role in how people travel into, through, and around Bonham. Its 2027–2030 Rural Transportation Improvement Program identifies transportation improvements proposed over a four-year period in rural portions of the district, including Fannin County. For Bonham, staying involved in this process helps bring local needs into discussions about the highways that serve the community. US 82, SH 56, SH 78, and SH 121 connect neighborhoods and businesses with destinations throughout the region, making their intersections and entrances important parts of everyday travel. Early coordination with TxDOT gives Bonham a stronger opportunity to raise concerns about difficult turns, crossings, and access to developing areas while projects are being shaped.

Paris District Bicycle Plan

The Paris District Bicycle Plan, underway in 2026, looks at how state highways can better accommodate bicycling across Fannin County and the surrounding region. The plan examines where improvements would be most useful and how routes can connect communities and destinations. For Bonham, this work offers a chance to think about bicycling as part of everyday travel as well as recreation. A useful local focus is whether residents can comfortably reach schools, parks, downtown, and nearby neighborhoods, especially where a trip requires crossing or traveling along a highway. Connecting quieter neighborhood streets to regional routes could make more trips practical for people of different ages and abilities. Bringing these local needs into the district's planning can help future highway projects contribute to a more complete bicycle network.

Grayson County's 2050 Metropolitan Transportation Plan

US 82 connects Bonham with Sherman, Denison, and the wider regional network. The Grayson County Metropolitan Planning Organization's 2050 Metropolitan Transportation Plan, adopted October 2, 2024, sets long-range transportation priorities for that neighboring county. For Bonham, it is useful context for understanding how travel west of Fannin County may change over time. New development and transportation investments around Sherman and Denison can influence trips for employment, medical care, shopping, and other services. Looking at these changes alongside Bonham's own thoroughfare planning can help the City anticipate future demands on its western approaches and major intersections. Continued communication among Bonham, Fannin County, TxDOT, and the MPO can help keep regional connections convenient and reliable as communities along US 82 develop.

Existing Pavement Conditions

NEXCO collected pavement data between June 30 and July 2, 2026. The assessment contains 12,084 observations across 271 street labels, with observations recorded at approximately 33-foot intervals.

Of these observations, 11,866 represent approximately 73.7 paved survey miles. Another 218 observations represent approximately 1.35 unpaved miles. Unpaved locations are reported separately and are excluded from paved condition averages and deterioration projections.

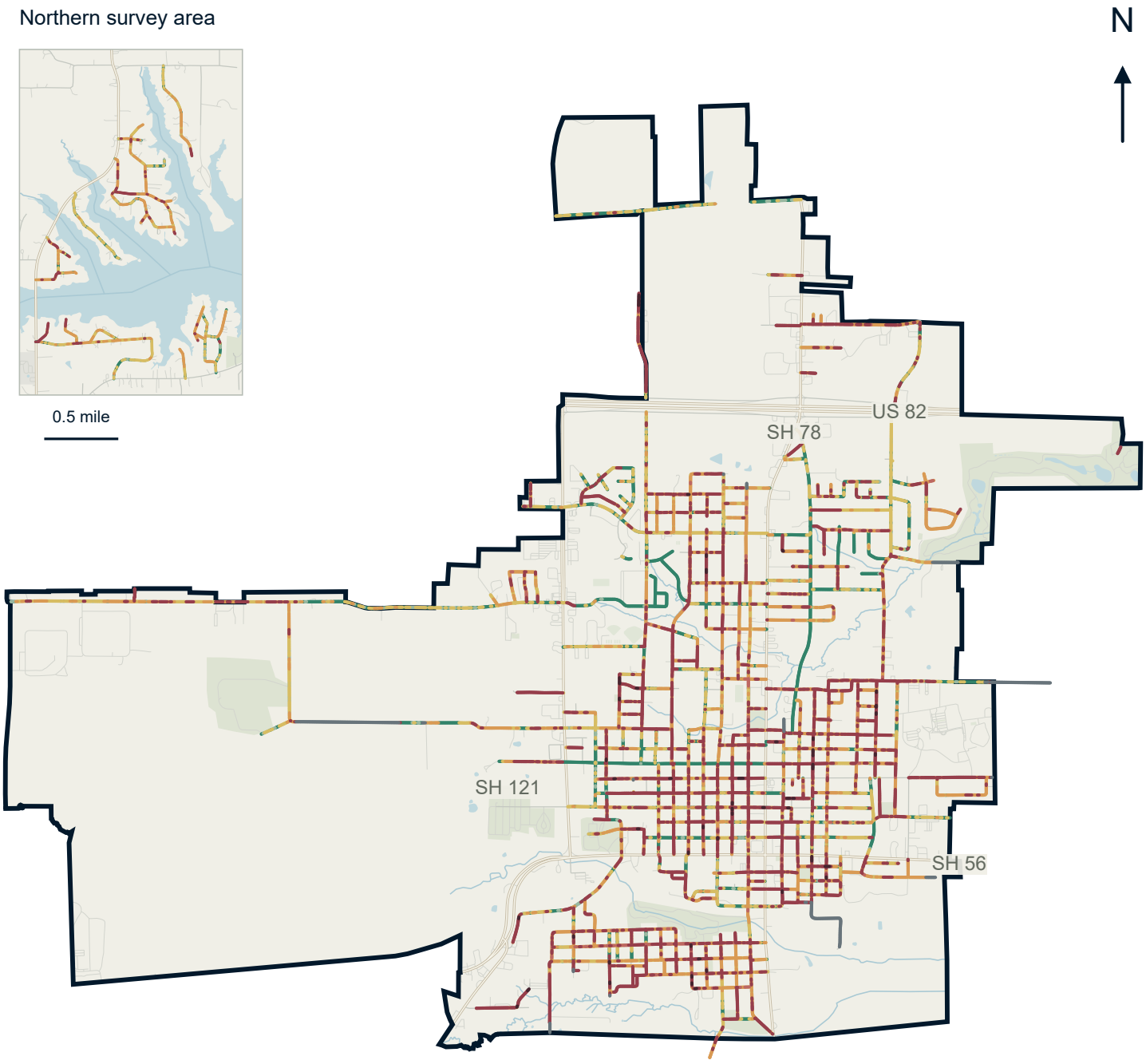
NEXCO evaluates pavement using its Smart Pavement Management Pavement Condition Index, or SPM-PCI. This proprietary image-based index assigns scores from 0 to 100, with higher scores indicating better condition. Seven categories describe conditions ranging from good to failed.

The paved survey has an average SPM-PCI score of 53.1, within the poor category. Its median score is 48.0, indicating that half of the paved observations have scores at or below that level.

Approximately 41.8 paved survey miles are poor or worse. Within this group, 20.5 miles are serious or failed. Another 16.2 miles are fair and represent an important opportunity for preservation before more extensive deterioration occurs.

Condition	SPM-PCI score	Paved miles	Share of paved mileage
Good	86-100	13.34	18.1%
Satisfactory	71-85	2.40	3.3%
Fair	56-70	16.23	22.0%
Poor	41-55	19.69	26.7%
Very poor	26-40	1.62	2.2%
Serious	11-25	20.05	27.2%
Failed	0-10	0.40	0.5%
Total paved survey		**73.73**	**100.0%**

Source: NEXCO pavement survey, June 30-July 2, 2026.
Paved totals exclude 1.35 surveyed miles classified as unpaved. Percentages are rounded independently and may not sum to 100.0%.


Northern survey area
0.5 mile
N
US 82
SH 78
SH 121
SH 56
Existing pavement condition | SPM-PCI score
Good (86-100)
Satisfactory (71-85)
Fair (56-70)
Poor (41-55)
Very poor (26-40)
Serious (11-25)
Failed (0-10)
Unpaved
1 mile
City limits

Identified Rehabilitation Needs

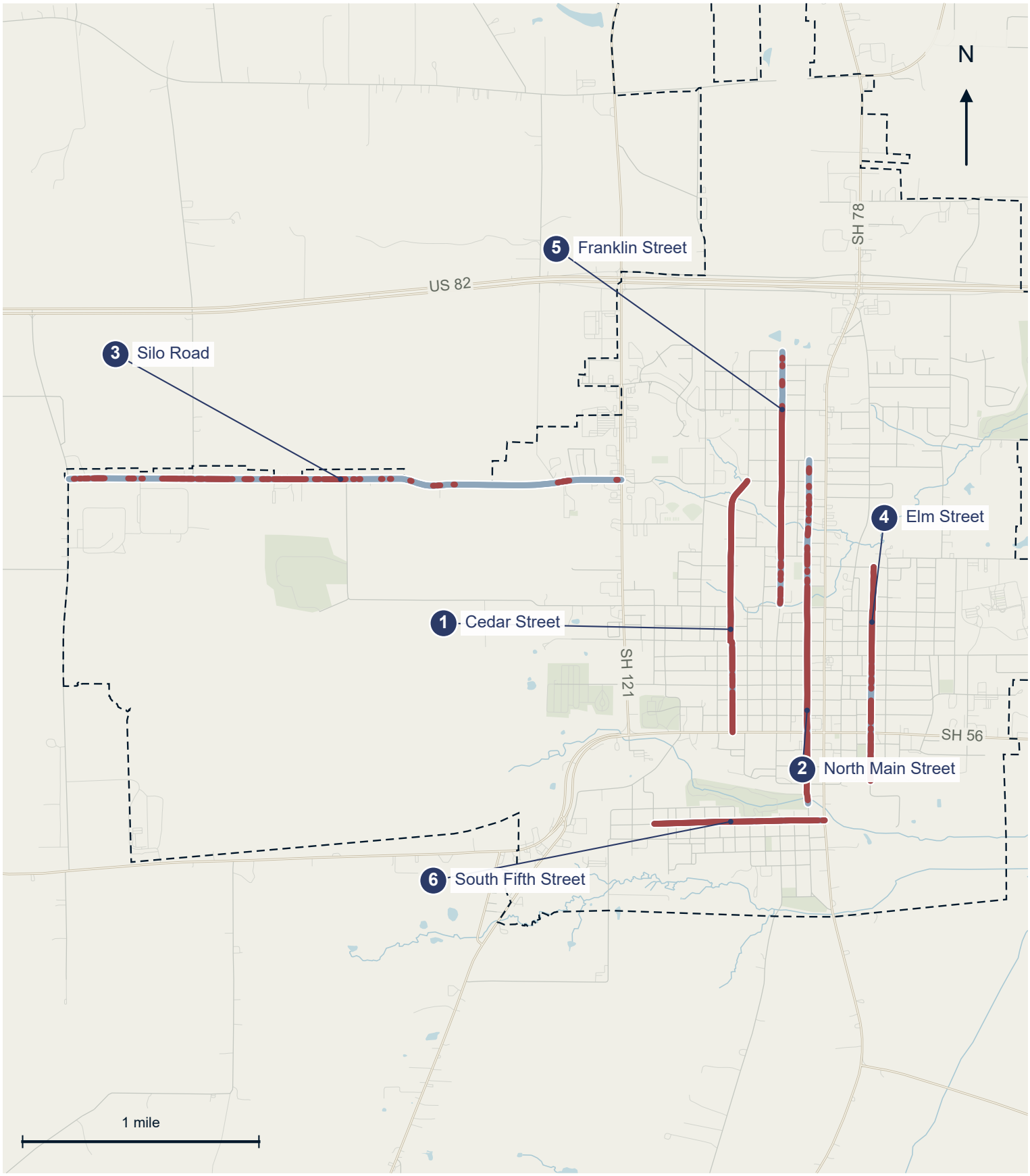
Cedar Street and North Main Street stand out for the amount of pavement needing attention, with about a mile on each rated poor or worse. On Cedar Street, deterioration affects nearly the entire surveyed route. Elm Street and South Fifth Street also show widespread wear, while Franklin Street has about three-quarters of a mile in poor or worse condition. Silo Road has a similar amount of damaged pavement, spread along a longer road with substantial stretches in better shape. Together, these six streets contain 4.92 miles rated poor or worse, making them important places to focus street rehabilitation.

Map	Street	Average condition score	Paved miles surveyed	Poor or worse miles	Poor or worse share
1	Cedar Street	31.3	1.10	**1.02**	92.7%
2	North Main Street Survey group 1	44.6	1.47	**1.02**	69.5%
3	Silo Road	65.1	2.35	**0.74**	31.5%
4	Elm Street	35.4	0.91	**0.73**	80.3%
5	Franklin Street	46.6	1.07	**0.73**	67.6%
6	South Fifth Street Survey group 2	33.0	0.73	**0.68**	94.0%

Source: NEXCO pavement survey, June 30-July 2, 2026.

Poor or worse: score 55 or below. Scores range from 0 (worst) to 100 (best).

Mileage covers paved survey sections; group numbers follow NEXCO.



Numbers match the six streets in the table.

Poor or worse pavement

Other paved sections surveyed

City limits



Essential Infrastructure

Water System
Wastewater System
Storm Drainage

Section



04

Water System

Existing Water Supply and Distribution

The City distributes drinking water purchased from the North Texas Municipal Water District (NTMWD). Its 2025 water quality report identifies the NTMWD Bonham Water Treatment Plant as the supplier and lists City public water system ID TX0740001. NTMWD's fiscal year 2026 budget reports a maximum permitted treatment capacity of 6.6 million gallons per day (MGD) at the Bonham plant. Raw water is pumped from Lake Bonham to the treatment plant.

The City's 2024 conservation plan reports 1.25 million gallons of elevated storage and 1.10 million gallons of ground storage. Its 2023 water accounting shows approximately 494.55 million gallons entering the retail system after wholesale exports, equivalent to about 1.35 MGD averaged over the year. These dated operating figures provide a baseline for comparison with updated utility studies.

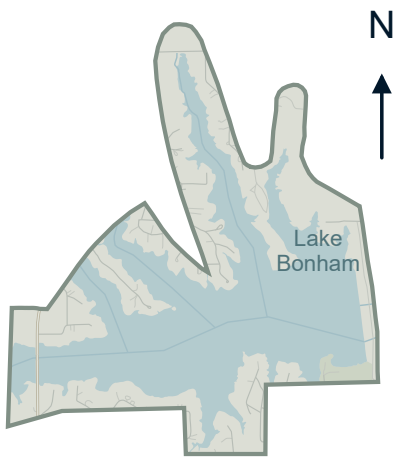
Conservation and System Reliability

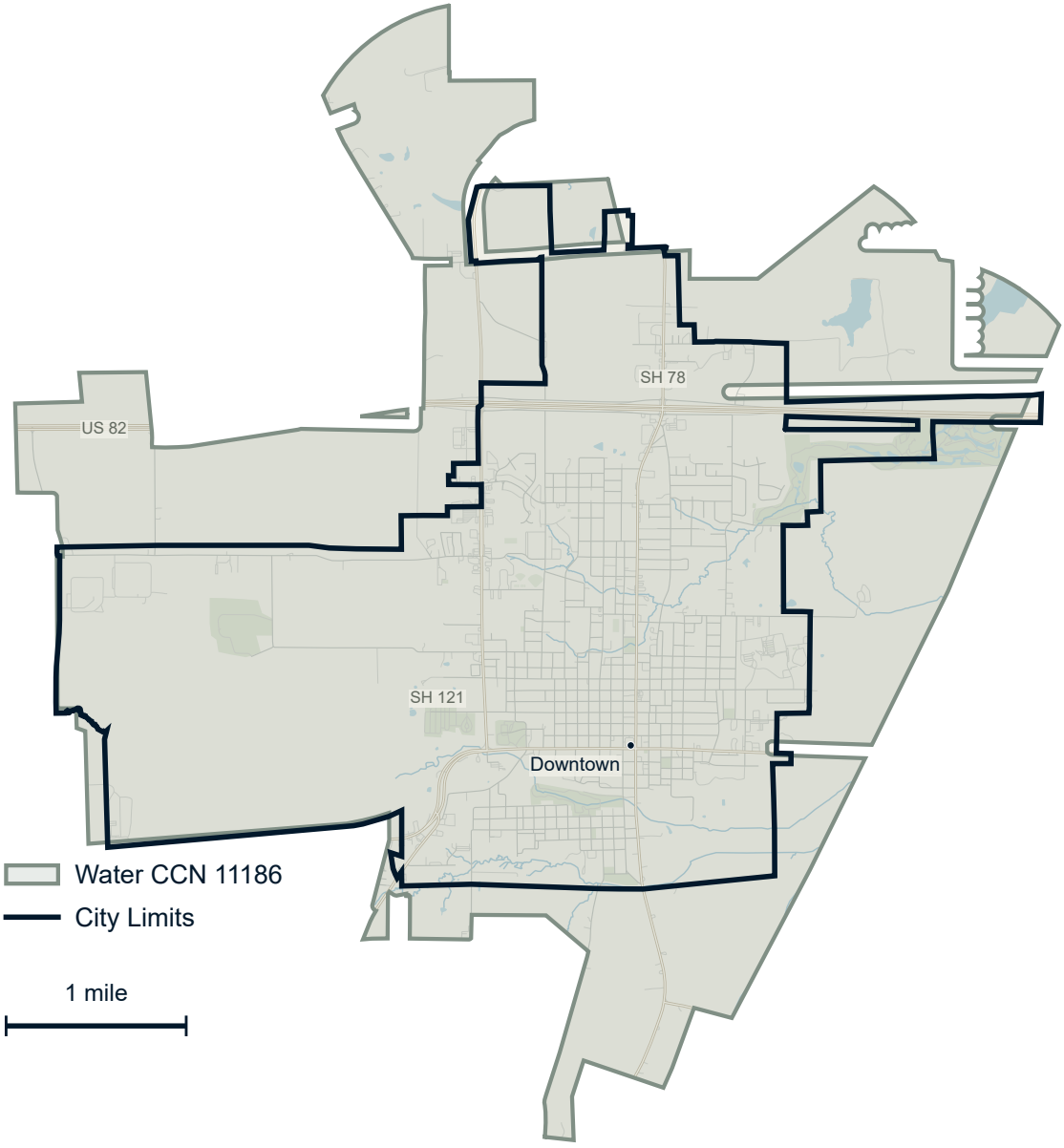
The same plan reports 2023 water loss of approximately 82.11 million gallons, or 16.60 percent of system input, and a goal of 15 percent by 2029 and 2034. Reported loss includes physical leakage and apparent losses such as meter inaccuracies and unauthorized consumption. Reducing these losses can preserve purchased water and improve the efficiency of existing infrastructure. Annual audits should distinguish physical repairs from improvements in metering and billing.

Bonham's adopted conservation and emergency management programs address efficient use, leak detection, customer metering, and drought response. The comprehensive plan should support regular water main rehabilitation, accurate meters, and water-efficient landscaping. Drought response should remain coordinated with NTMWD so local measures reflect regional supply conditions.

Utility Service Areas and Development

PUC records identify the City of Bonham as the holder of water Certificate of Convenience and Necessity (CCN) 11186, which includes areas beyond the municipal boundary. [7] This service area should guide coordination with surrounding water utilities as development approaches the City. The CCN identifies the certificated service area but does not show installed water lines or available system capacity. Water service commitments should be evaluated against the City's water model, supply contracts, and extension requirements.





Regional Water Outlook

TWDB approved the 2026 regional water plans in January 2026 and adopted Phase I of the 2027 State Water Plan on July 23, 2026. TWDB's standardized planning dataset provides the following comparison. Fannin County totals combine its portions in Regions C and D. Population and demand are planning projections rather than observed growth.

Projected population or annual water volume	2030	2050	2080
Region C population	9,133,116	11,804,305	15,126,596
Region C demand	1,948,387	2,449,165	3,028,785
Region C needs before strategies	236,300	747,252	1,359,023
Fannin County population	40,069	53,396	84,502
Fannin County demand	19,627	22,364	29,580
Fannin County municipal demand	5,314	7,237	11,884

Source: TWDB DB27 Version 1. Water volumes are acre-feet per year. Needs sum shortages at individual water user groups before strategies. Fannin County totals include its portions in Regions C and D.

Bonham municipal outlook	2030	2040	2050	2060	2070	2080
Population	12,465	15,204	21,585	28,467	37,686	45,834
Annual water demand	1,944	2,362	3,353	4,422	5,855	7,120
Existing annual supply	1,944	2,362	3,353	3,528	3,462	3,395
Gap before strategies	0	0	0	894	2,393	3,725
Water use reduction	41	76	230	358	498	618
Water loss control	53	195	369	487	644	784
Fannin County project	0	0	0	49	1,251	2,323
Unmet need after strategies	0	0	0	0	0	0

Source: TWDB DB27 Version 1. Water volumes are acre-feet per year. Conservation entries represent planned savings. This table covers the municipal water user group only. Results depend on implementing the recommended strategies.

Treatment Capacity and Reliable Supply

The regional plan identifies a shallow Lake Bonham intake as a constraint on accessing additional lake supply. It states that access to the remaining supply would require a new intake and treatment plant expansion. The reservoir availability assessment declines from 3,800 acre-feet per year in 2030 to 3,400 in 2080. These annual supply estimates measure something different from a plant's daily treatment rating.

For scale, projected 2080 municipal demand is equivalent to approximately 6.36 MGD averaged over a year. Seasonal peaks, fire flow, storage recovery, and operational outages require separate evaluation. Comparing that annual average directly with the plant's 6.6-MGD rating would not establish adequate future capacity. The City's studies should determine when additional supply, treatment, storage, and delivery improvements are needed.

Regional Projects That Affect Bonham

NTMWD's December 2024 long-range overview anticipates a service population of approximately 4.5 million by 2080 and water requirements exceeding 800 MGD. Its approach combines conservation, reuse, improved access to existing sources, and development of additional sources. The overview also recognizes uncertainty in growth and the time required to permit and build major projects. Bonham's long-term supply decisions should remain coordinated with that regional program.

Implications for Growth and Land Use

Bonham should identify future regional connection corridors and sites for storage or pumping before development makes them harder to secure. Local extensions should be phased around confirmed capacity and the future land use plan. Large water users should provide demand and operating information early enough to assess their effects on maximum-day demand, storage, treatment, and supply contracts. Regional projects should be revisited as schedules, costs, and participation agreements change.

Wastewater System

Bonham's wastewater system supports public health, protects water quality, and provides essential infrastructure for homes and businesses. The City operates a wastewater treatment plant with a capacity of 2.5 million gallons per day using a sequencing batch reactor activated sludge process. The facility was renovated in 2020. TCEQ permit records identify the plant under Texas Pollutant Discharge Elimination System Permit No. WQ0010070001, with an annual average discharge limit of 2.5 million gallons per day. Treated wastewater flows through Pig Branch and Bois d'Arc Creek to the Red River below Lake Texoma.

Maintaining the existing collection system is an important part of managing future demand. Regular inspections, preventive maintenance, and rehabilitation of deteriorated lines can reduce blockages and overflows. Reducing groundwater and stormwater entering sanitary sewers can also preserve capacity and improve treatment performance during wet weather.

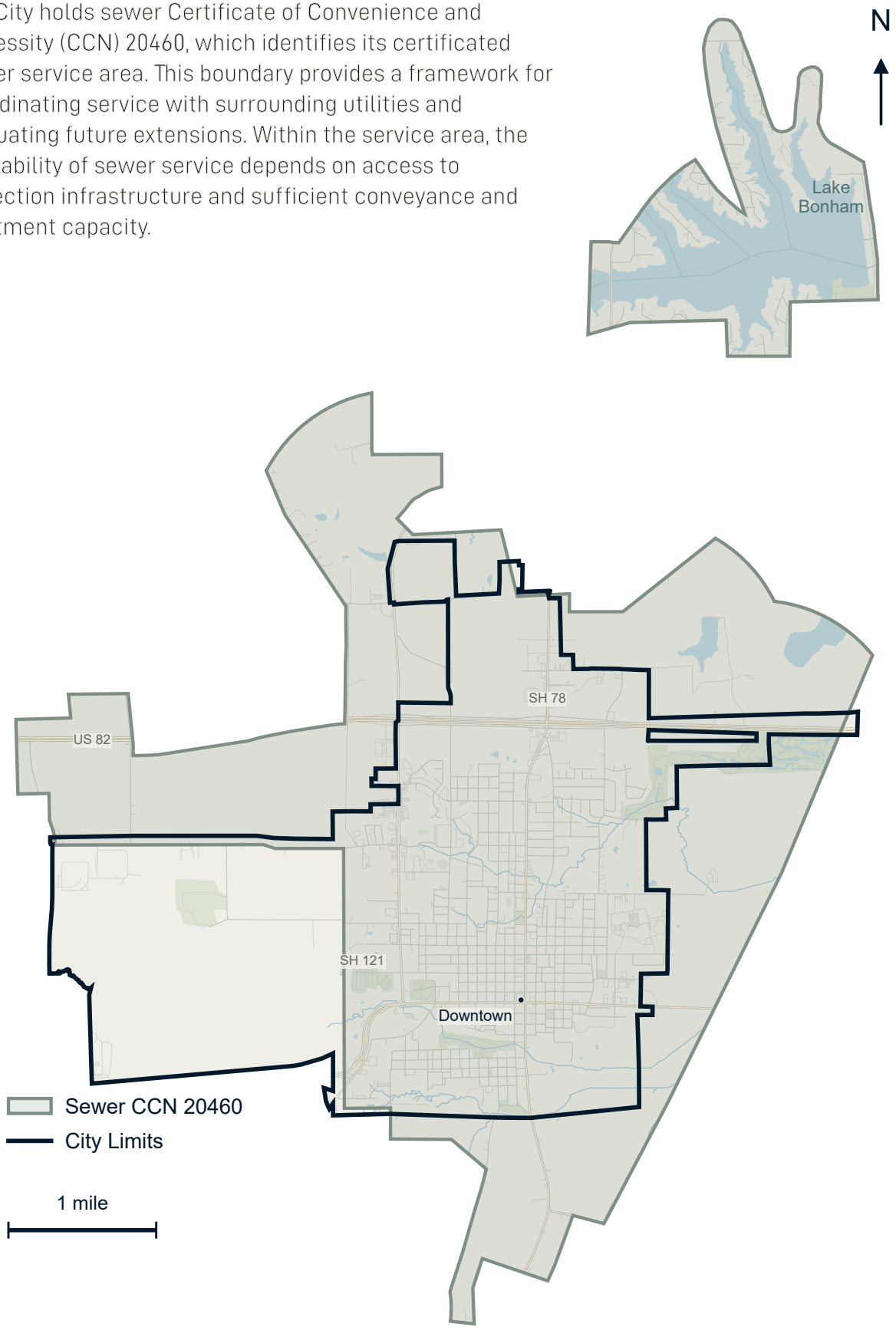
As Bonham grows, wastewater improvements should be coordinated with the future land use plan and the timing of development. The should guide investments in collection lines, lift stations, major sewer mains, and treatment facilities. Capacity evaluations should consider existing flows, development commitments, wet-weather conditions, and the characteristics of major wastewater users. A coordinated approach can help the City address existing needs while preparing infrastructure for planned growth.

Regional water planning also recognizes treated wastewater as a potential water supply resource. Reuse is part of NTMWD's long-term supply strategy. Bonham may consider opportunities to expand local reuse where suitable customers, treatment requirements, and delivery costs make it practical. Any proposed reuse investment should be evaluated alongside the City's treatment responsibilities and receiving-water protections.

Implementation will require a phased capital improvement program that considers system condition, growth needs, operating costs, and affordability. The City should evaluate development participation and available state assistance as projects advance. TWDB's Clean Water State Revolving Fund offers potential financial assistance for wastewater collection, treatment, and reuse improvements. Regular review of wastewater flows, system performance, and development activity can help the City adjust project timing as conditions change.

Utility Service Areas and Development

The City holds sewer Certificate of Convenience and Necessity (CCN) 20460, which identifies its certificated sewer service area. This boundary provides a framework for coordinating service with surrounding utilities and evaluating future extensions. Within the service area, the availability of sewer service depends on access to collection infrastructure and sufficient conveyance and treatment capacity.



Storm Drainage

Bonham's storm drainage system protects neighborhoods, supports safe travel, and accommodates runoff from existing and future development. Culverts, storm sewer inlets, roadside ditches, and natural channels work together to move stormwater through the city. Pig Branch and Powder Creek are major drainage corridors, carrying runoff through established neighborhoods toward Bois d'Arc Creek. Bonham's relatively flat terrain and paved surfaces can contribute to localized ponding and rapid increases in creek flows during heavy rainfall. The Fannin County Hazard Mitigation Plan documents historical flooding affecting residential areas and transportation routes, including SH 56 and SH 78.

Existing Drainage Conditions

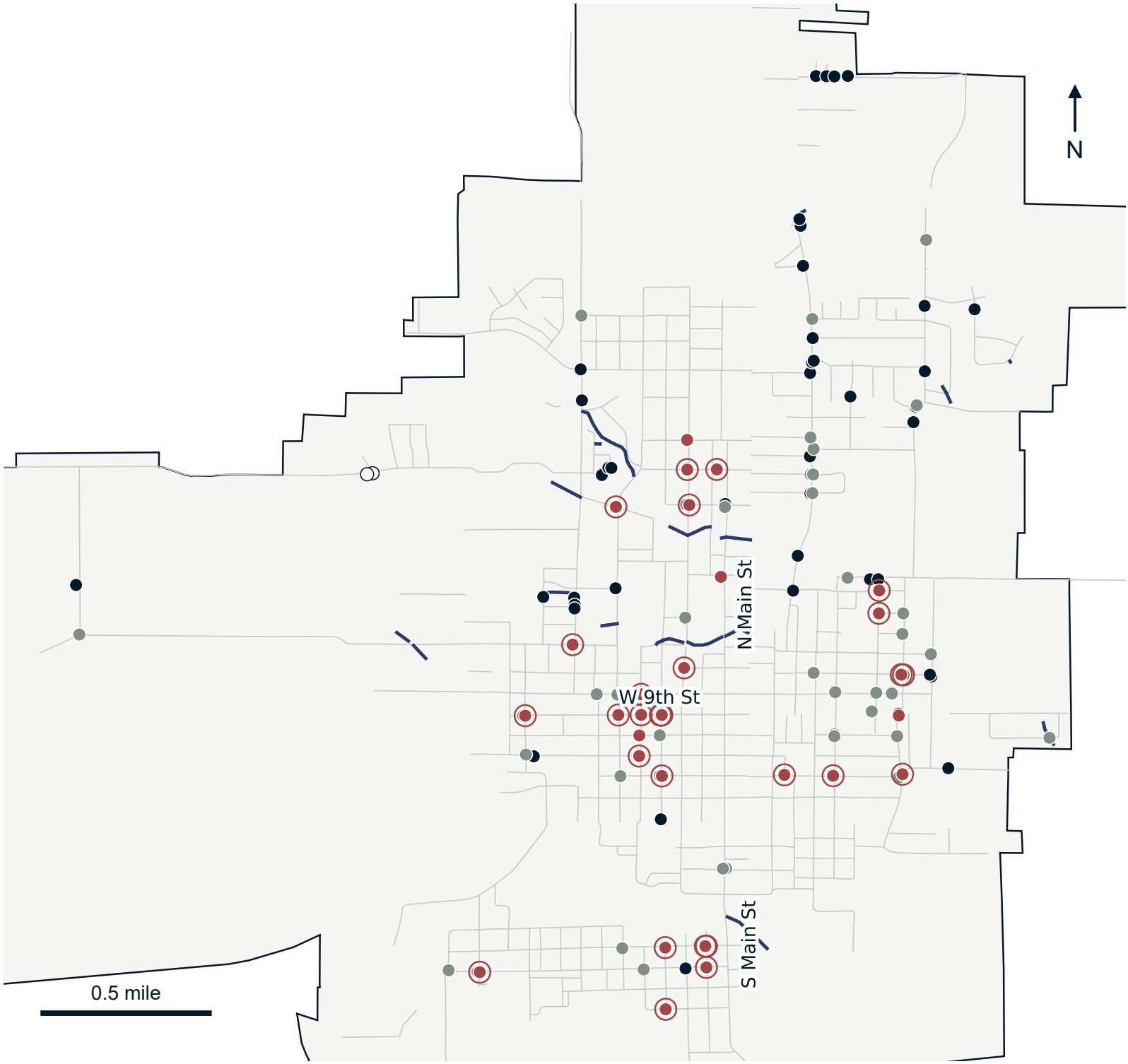
Bonham's drainage inventory documents 117 drainage features and 22 channel segments. The drainage features include 91 culverts, 23 storm sewer inlets, one other feature, and two features without a recorded classification. The inventoried channel segments total approximately 7,323 feet, or 1.4 miles.

Debris accumulation and blockage are prominent concerns. Of the 117 drainage features, 32 are recorded as clogged and 40 contain some debris. Together, these observations account for 61.5% of the inventory. Thirty-four features, or 29.1%, are rated in poor condition, including 27 that are also clogged.

Condition	Features	Flow observation	Features
Good	49	Clear	43
Fair	32	Some debris	40
Poor	34	Clogged	32
Not classified	2	Not classified	2
Total	117	Total	117

Source: Bonham drainage inventory, 2026. Condition and flow observations describe the same 117 features and should be read separately.

Surveyed Drainage Conditions



- Clogged (32)
- Some Debris (40)
- Clear (43)
- Unclassified (2)
- Poor and clogged (27, subset)
- Mapped channel segment

Flood Risk and Development

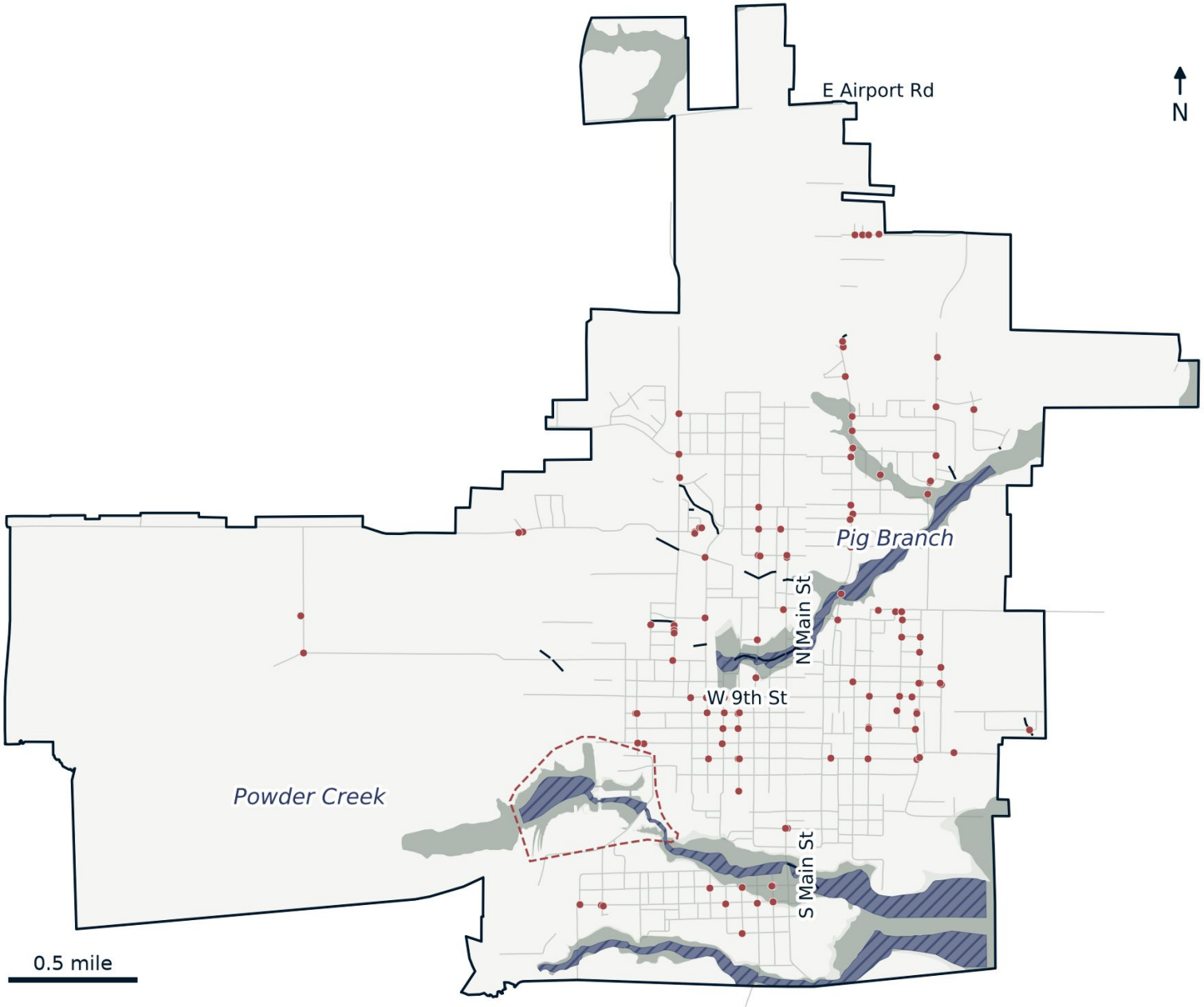
FEMA flood mapping identifies approximately 537.7 acres, or 8.7% of Bonham's mapped city area, within the 1% annual-chance floodplain. This designation represents an area with a one-in-100 chance of flooding in any given year. Approximately 193.5 acres of that floodplain are designated as regulatory floodway. An additional 47.3 acres fall within the mapped 0.2% annual-chance flood hazard area.

Flood hazard category	Acres	Share of city
1% annual-chance floodplain	537.7	8.7%
Of which regulatory floodway	193.5	3.1%
Additional 0.2% annual-chance flood hazard	47.3	0.8%
Area of minimal mapped flood hazard	5,618.2	90.6%

Source: FEMA flood mapping and 2026 city boundary. Figures are rounded.
The floodway is included in the 1% floodplain. The additional 0.2% area excludes the 1% floodplain.

Flooding can also occur outside mapped floodplains when intense rainfall exceeds local drainage capacity or encounters blocked culverts, inlets, and ditches. Only 10 of the 117 inventoried drainage features lie within the mapped 1% annual-chance floodplain. The distribution of drainage facilities and maintenance needs throughout Bonham supports a citywide approach to drainage management.

Floodplain conditions also influence future land use. Approximately 98.3 acres of land classified as undeveloped overlap the 1% annual-chance floodplain, representing about 20.2% of Bonham's mapped undeveloped land. Development potential in these areas depends on floodway restrictions, drainage easements, access, topography, and the effects of proposed improvements on surrounding properties. Preserving space for water conveyance and flood storage will be important as these areas develop.


E Airport Rd
N
Pig Branch
N Main St
W 9th St
Powder Creek
S Main St
0.5 mile
1% annual-chance floodplain
Regulatory floodway (subset)
Additional 0.2% flood hazard
Drainage inventory point
2025 map revision boundary
2026 city boundary

Rainfall and Runoff

Short, intense storms can create immediate demands on neighborhood drainage, while longer storms can increase creek flows and saturate soils. NOAA rainfall estimates for central Bonham illustrate the range of conditions that drainage planning must address.

Storm duration	10-year rainfall depth	100-year rainfall depth
1 hour	2.53 inches	3.57 inches
6 hours	4.57 inches	6.96 inches
24 hours	6.45 inches	9.87 inches

Source: NOAA Atlas 14, Volume 11, Version 2. Estimates represent central Bonham and use average recurrence intervals from the partial duration series.

The amount and timing of runoff depend on rainfall intensity, soil moisture, terrain, development patterns, and drainage capacity. Evaluating these factors together allows the City to identify where maintenance, crossing improvements, detention, or other measures can most effectively reduce flooding.

Regional and State Flood Planning

Bonham's drainage needs are recognized in regional and statewide flood planning. An earlier Pig Branch engineering study evaluated 13 roadway crossings and developed conceptual improvements, construction cost estimates, and crossing priorities. This work established a technical foundation for addressing drainage problems within the watershed.

The amended Lower Red Sulphur Cypress Regional Flood Plan identifies a Pig Branch Watershed Culvert Study Update covering approximately 5.32 square miles, with a planning estimate of $250,000. The regional plan calls for additional evaluation of improvement alternatives. The 2024 State Flood Plan also includes the study update and a recommendation to strengthen Bonham's floodplain management capacity.

TWDB's 2025 funding program materials describe a proposed expansion of the earlier analysis to include Pig Branch, its tributaries, and roadway crossings throughout the watershed. The study is also listed in the 2026 statewide evaluation ranking workbook. These planning efforts provide a basis for coordinating future drainage investments with street improvements and neighborhood reinvestment.

Maintenance and Investment

The Bonham Street Department's responsibilities include maintaining stormwater drainage systems and public rights-of-way. The City's FY2026–27 budget identifies $117,500 in drainage fee revenue and $90,000 in dedicated drainage fund expenditures. These resources support an ongoing drainage program, while larger improvements require project-specific planning and financing. Street Department, FY2026–27 Budget

Bonham's subdivision standards provide a framework for managing runoff as development occurs. They address engineered drainage plans, drainage easements, upstream and downstream effects, and potential requirements for detention or off-site improvements. Consistent application of these standards can help prevent new development from increasing drainage problems on neighboring properties. Bonham Subdivision Design Standards

Long-term drainage planning should advance four priorities:

- Maintain existing facilities. Establish recurring inspections and cleaning schedules for culverts, inlets, and channels, beginning with locations where poor condition and blockage overlap. Document maintenance activities and recurring problems after storms.
- Coordinate drainage and street improvements. Address crossing capacity, roadside drainage, and pavement work together so investments improve the performance of the street and drainage systems.
- Preserve drainage corridors. Maintain space for conveyance, flood storage, and maintenance access along creeks and other drainageways. Incorporate these corridors into land use and development decisions.
- Plan improvements by watershed. Evaluate how crossing changes, channel work, detention, and development affect upstream and downstream properties. Use the results to establish project priorities, costs, responsibilities, and funding strategies.

Resilience & Action

Hazard Mitigation & Resilience Implementation

Section



05



Hazard Mitigation and Resilience

Bonham can reduce future disaster losses by connecting hazard mitigation to the decisions it already makes about drainage, housing, streets, utilities, public facilities, and development. The most immediate needs are to protect people during severe weather, preserve emergency access, address recurring flooding, and keep essential services operating when electricity or other systems fail. These needs overlap. A storm can damage roofs and trees, block streets, interrupt power, and leave residents without dependable cooling or water service at the same time.

The Fannin County Multi-Jurisdictional Hazard Mitigation Plan provides the adopted regional foundation, including a project list specifically for Bonham and separate actions for Bonham ISD. More recent public records add evidence of continuing exposure: the June 2025 tornado and downburst, unresolved drainage alternatives in the Pig Branch watershed, repeated drought, and substantial water distribution losses. Together, these findings support a program that combines maintenance, targeted capital investment, household assistance, and development standards.

The comprehensive plan should use these findings to guide long-term investment and land use. The county mitigation plan, emergency operations procedures, engineering studies, and facility operating plans serve different purposes and should be coordinated with that direction. Proposed actions in this section are planning recommendations; the City and its partners should establish scope, responsibility, feasibility, and funding before making project commitments.

Foundation and Hazard Priorities

Fannin County adopted its 2022 mitigation plan on August 9, 2022. he public plan is hosted by the Texoma Council of Governments, which supported the countywide planning process.

The county plan addresses tornadoes, winter storms, hail, flooding, extreme heat, drought, thunderstorms, wildfire, dam failure, expansive soils, earthquakes, and human-caused hazards. Its highest published Priority Risk Index scores are for thunderstorms, flooding, winter storms, and tornadoes. These are county planning scores that combine several judgments; they are not Bonham-specific annual loss estimates or the probability that a particular property will be damaged. They should establish the starting agenda while local exposure, service consequences, and project feasibility determine investment priorities.

Hazard	Published County PRI	Bonham Planning Emphasis
Thunderstorms	3.5	Wind damage, lightning, trees, power continuity, and blocked streets
Flooding	3.2	Pig Branch and other drainage corridors, crossings, existing housing, and future runoff
Winter Storms	3.1	Emergency power, freeze protection, access, and warming arrangements
Tornadoes	3.0	Warnings, verified shelter options, and vulnerable housing
Hail and Extreme Heat	2.9 each	Roof and equipment protection; cooling access and heat response
Wildfire	2.9	Vegetation near structures, embers, access, and regional response
Drought	2.6	Lake Bonham supply, conservation, leakage, and operating reliability
Dam Failure	1.8	Dam maintenance, current inundation analysis, and emergency coordination
Expansive Soils and Earthquakes	1.1 and 1.3	Site and utility design; proportionate facility review

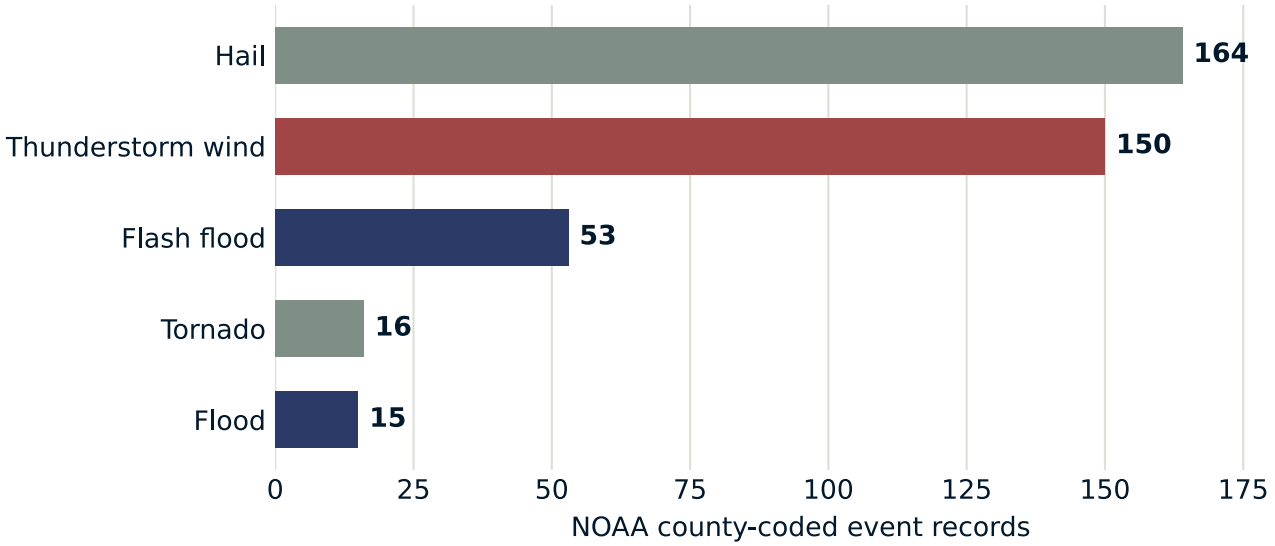
Source: Fannin County Multi-Jurisdictional Hazard Mitigation Plan 2022, Table 3.2d, p. 23. County PRI scores are reproduced as published and have not been recalculated. Human-caused hazards have a separate score of 2.9. Grouped hazards are evaluated separately in the county plan.

Severe Storms and Tornadoes

Severe weather is a regular part of Bonham's regional setting. NOAA records for Fannin County from 1996 through 2025 include 164 hail reports, 150 thunderstorm-wind reports, 53 flash-flood reports, 16 tornado records, and 15 flood records. One storm can generate several reports, but the record clearly demonstrates repeated exposure to damaging weather.

Spring deserves particular attention. Approximately 61% of the county's hail, thunderstorm-wind, and tornado records during this period began in April through June. Warning equipment, shelter arrangements, tree maintenance, and debris preparations should be reviewed before that season, while maintaining readiness throughout the year.

Hail also creates recurring costs for property owners and public agencies. Eight county reports recorded hail at least two inches in diameter, and the largest reported size was 4.25 inches. When roofs, skylights, outdoor equipment, and vehicles are replaced or protected, hail resistance should be considered alongside maintenance costs and the importance of keeping the facility operating.



Reducing Wind Damage

Tree maintenance should focus on locations where a failure could have serious consequences: emergency routes, public facilities, utility connections, and streets serving neighborhoods with limited access. The City can work with electric providers and property owners to identify hazardous trees, establish maintenance responsibilities, and address problems before severe weather arrives.

This work should also preserve the benefits of Bonham's tree canopy. Healthy trees provide shade, improve the appearance of neighborhoods, and reduce summer heat. Inspections, selective pruning, suitable replacement species, and attention to planting locations can protect those benefits while reducing storm damage.

Public facility improvements offer another opportunity. Roof replacement and building renovation should include a review of exposed equipment, roof connections, electrical service, and communications. Protecting the building and the equipment needed to operate it will provide greater continuity during a storm.

Debris management should be part of the same effort. The City should identify collection areas, equipment needs, contractor arrangements, and the routes that must be reopened first. Those priorities should connect emergency services, healthcare, utilities, and shelter facilities with the neighborhoods they serve.

Warnings and Shelter Access

Bonham's emergency management program includes regular testing of its outdoor warning system. The county plan also calls for warning improvements throughout the city and around Lake Bonham. Continued investment should address equipment reliability, geographic coverage, and the ways residents receive information inside homes and other buildings.

Outdoor sirens should be supported by other ways to receive warnings, including weather radios, mobile alerts, and accessible public information. Residents should know what the different warnings mean and where they can take shelter at home, at work, or while visiting public places.

The proposed partnership with Bonham ISD offers an opportunity to evaluate a community safe room. That evaluation should consider the people it would serve, travel time, accessible entrances, capacity, staffing, and availability outside school hours. Design should follow applicable storm shelter standards and FEMA safe room guidance. The operating arrangements are as important as the building itself: a shelter must be available and ready when people need it.



On June 8, 2025, an EF1 tornado and widespread damaging winds struck Bonham, damaging homes and public facilities, blocking roads, and leaving parts of the city without power for up to a week. The storm highlighted the need to coordinate debris removal, emergency access, utility restoration, and local recovery resources.

The experience reinforces the value of having local equipment, staffing arrangements, contractor support, and financial capacity available for significant events.

Flooding and Drainage

Bonham's flood risk includes both overflowing waterways and localized drainage problems. Heavy rainfall can overwhelm a culvert, back water into a neighborhood, or send runoff along streets and across properties. Flooding can therefore occur beyond the areas shown on regulatory floodplain maps.

The county mitigation plan identifies flood exposure within Bonham and around Lake Bonham. Its 2022 assessment estimated approximately 40 homes, 15 businesses, portions of two school campuses, and numerous roads and bridges within Bonham floodplain areas. A separate lake-area assessment included approximately 150 homes, boathouses, and storage structures, along with roads and bridges. These historical inventories illustrate the range of property and infrastructure affected across the broader community.

Advancing the Pig Branch Watershed Study

Pig Branch is an important drainage corridor that carries stormwater through developed areas of Bonham. Its watershed connects neighborhoods, streets, channels, and roadway crossings. When this system cannot accommodate heavy rainfall, flooding can damage property, close roads, and delay emergency response.

The Pig Branch watershed study helps the City understand how these connected drainage features function and where improvements would provide the greatest benefit. Evaluating the watershed as a whole can guide investments that reduce flooding, preserve access, and accommodate runoff as Bonham grows. This work provides a foundation for prioritizing projects and building a coordinated, long-term approach to drainage improvements.



Maintaining Existing Capacity

Routine maintenance can improve conditions while larger projects are developed. Culverts, inlets, channels, and outfalls should be inspected for sediment, vegetation, debris, erosion, and structural damage. A mapped inventory would help the City track inspections, record recurring problems, and coordinate work across departments.

Resident reports should be part of that record. Photographs, dates, water depths, and the duration of street closures can help distinguish an isolated obstruction from a recurring capacity problem. Pairing these observations with engineering analysis will improve project selection and provide a stronger record for funding applications.

Housing Exposure

The comprehensive plan's housing analysis identifies residential locations that warrant closer attention. Of the 2,773 surveyed housing locations within the 2026 Census city boundary, 59 fall within the mapped 1% annual-chance floodplain. Another 15 fall within the mapped 0.2% annual-chance area outside it.

Survey category	City points	1% zone	0.2% only	Outside both
Single-family	2,399	52	12	2,335
Multifamily	258	4	3	251
Manufactured	116	3	0	113
Total	2,773	59	15	2,699

Approximately 2.1% of surveyed city housing locations fall within the 1% floodplain. Housing condition adds another consideration. Thirteen of those 59 locations were rated deteriorated or dilapidated, approximately 22%, compared with approximately 15% of locations outside both mapped flood zones. This overlap presents an opportunity to coordinate housing repair with flood mitigation.

The mapped 1% floodplain covers approximately 537.7 acres within the city analysis boundary, or 8.7% of its area. An additional 47.3 acres fall within the mapped 0.2% flood hazard area outside it. These corridors should inform decisions about development, infrastructure, and open space.

For existing homes, the next step is to connect the mapped exposure with building conditions and residents' experience. Floor elevations, building footprints, occupied units, access routes, and flood history will help identify appropriate improvements. Depending on the site, these may include drainage corrections, protection of utilities, building elevation, or voluntary acquisition of properties with persistent risk.

Extreme Heat and Freezing Conditions

Bonham experiences temperatures that place demands on homes, public facilities, and utilities at both ends of the seasonal range. Jones Field airport observations recorded 24 days with highs of at least 100°F in both 2022 and 2023. In 2022, the same station recorded 63 days with lows at or below freezing.

Observed temperature thresholds at Bonham airport

Year	Days with data	High at least 100 F	Low at most 32 F	High at most 32 F
2021	365 of 365	0	32	9
2022	365 of 365	24	63	4
2023	365 of 365	24	29	3
2024	366 of 366	8	29	3
2025	325 of 365	4 observed	44 observed	6 observed

Preparing for Heat

Heat mitigation should make it easier for residents to remain safely cooled at home and to reach a cooled public space when needed. Older adults, people with medical needs, outdoor workers, and households struggling with utility costs may face greater difficulty during prolonged hot weather.

The county plan identifies the Civic Center as a heating and cooling location and proposes backup power. Bonham should establish dependable arrangements for its operation, including activation, staffing, accessible services, transportation coordination, and the equipment needed during an extended outage.

A cooling facility also needs clear public information. Residents should know when it is open, how to reach it, and what services are available. Community organizations, healthcare providers, and local service agencies can help connect residents with assistance.

Long-term heat reduction belongs in housing and public space improvements. Weatherization, reliable cooling equipment, and safe electrical systems can improve indoor conditions. Shade trees, covered gathering areas, and shaded walking routes can reduce exposure outdoors. These measures should be considered in neighborhood reinvestment, park projects, and street improvements.

Preparing for Cold

Cold weather can interrupt water service, damage equipment, and make travel difficult. In 2021, the airport recorded nine days when the high remained at or below freezing and an observed minimum of −4.2°F. The February 2021 event provides a useful case for reviewing the City's ability to maintain essential operations through an extended freeze. [16]

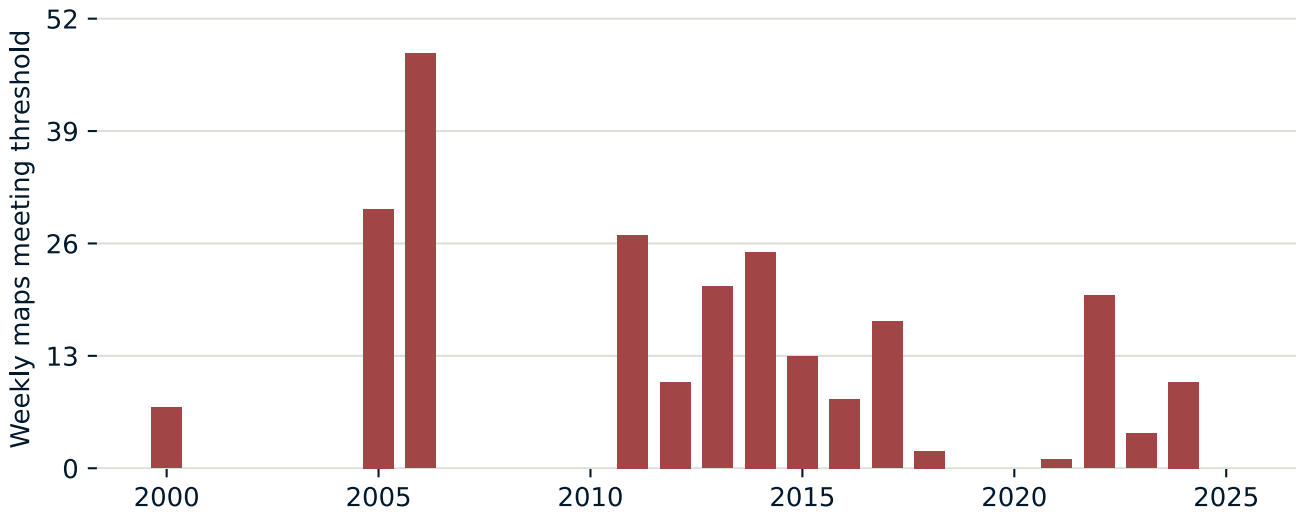
Preparation should address exposed water lines, valves, controls, and other equipment; generator performance in cold conditions; fuel deliveries; and staffing during difficult travel. Warming arrangements should be coordinated with the same attention to access and power reliability used for cooling facilities.

Public information should also cover safe heating, carbon monoxide prevention, and assistance available during outages. Preparing these messages and operating arrangements before winter will reduce the work required once conditions deteriorate. [1]

Drought and Water Reliability

Drought has repeatedly affected a substantial portion of Fannin County. From 2000 through 2025, at least half of the county was classified in severe drought or worse in 243 of 1,357 weekly U.S. Drought Monitor maps, approximately 18%. The threshold occurred in 48 weekly maps in 2006 and 20 in 2022, demonstrating that dry conditions can persist for much of a year.

Drought also places pressure on other parts of the community. Hot weather can increase water demand while dry vegetation raises wildfire concerns. Changes in soil moisture can affect buildings, streets, and buried utilities. Conservation and infrastructure maintenance therefore provide benefits beyond preserving reservoir storage.



Protecting Supply and Delivery

Bonham's water supply depends on Lake Bonham and the reliability of its local delivery system. Protecting this source and maintaining dependable service are central to drought preparation.

The City's drought response framework establishes three stages, triggered when Lake Bonham falls below elevations of 562.0, 560.0, and 558.0 feet, with demand reduction goals of 5%, 10%, and 20%. The plan also addresses disruptions caused by equipment failures, contamination, power outages, and high demand.

Reducing water loss can strengthen supply reliability before drought conditions develop. A February 2026 TWDB review reported an estimated 262 water breaks annually and losses of approximately 133 million gallons, about 25% of treated water. Planned line replacements and improved system looping can conserve water, strengthen fire protection, and reduce service interruptions.

The county mitigation plan also identifies an emergency supply study involving Bois d'Arc Lake and consideration of dredging Lake Bonham. Evaluating these options alongside conservation and distribution improvements would help the City compare their benefits, costs, feasibility, and long-term operating needs.



Wildfire Risks

Wildfire exposure in Bonham includes more than properties beside a large wooded area. Agricultural land, brush, vacant tracts, and vegetated drainage corridors can carry fire toward developed areas. Windborne embers can also threaten homes farther from the original fire.

The USDA Forest Service's Wildfire Risk to Communities model places Bonham at the 73.8th national percentile for risk to potential structures and the 74.4th percentile for wildfire likelihood. These rankings compare Bonham with other communities nationwide and support including wildfire in local planning.

The model assigns approximately 73.1% of qualifying Bonham buildings to indirect exposure and 26.6% to direct exposure. Indirect exposure includes embers and building-to-building ignition; direct exposure includes flame and radiant heat from nearby wildland vegetation. This pattern supports attention to established neighborhoods as well as development at the city's edges.

Risk reduction begins around buildings. Removing combustible debris from roofs and gutters, managing vegetation near structures, and incorporating fire-resistant features during repair or renovation can reduce opportunities for ignition. Brush disposal and property maintenance programs can make this work more practical, particularly for residents who need assistance.

Community efforts should focus on places where fuels, buildings, access limitations, and water supply concerns overlap. Bonham's fire staff can work with Texas A&M Forest Service and county partners to identify suitable treatments and consider whether a community wildfire protection planning effort would help organize priorities.

Vegetation management should also preserve useful drainage, erosion control, shade, and habitat functions. The appropriate treatment for a wooded drainage corridor may differ from that for a vacant residential lot or a utility site.

Access deserves particular attention in future development. Responders need space to enter, operate, and turn around, while residents need dependable ways to leave threatened areas. Lake-area residences and recreational uses may also require different visitor information and evacuation arrangements from neighborhoods in the city core.

