

Bergen County, NJ

Risk-assessment baseline packet

County FIPS: 34003 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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

Summary

Plan status as of 2026-09-30: Approved, expires 2031-05-10. Plan: Bergen County 2026 (FEMA plan 109916), approved 2026-05-11.

Since the plan was approved on 2026-05-11: no new hazard declaration and 10 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$216,788,264 a year), Coastal Flooding (\$34,315,949) and Earthquake (\$19,683,368).

The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

TERMS USED

EAL: expected annual loss: FEMA's modeled average yearly loss from a hazard.

NRI: FEMA's National Risk Index (version 1.20, December 2025).

NFIP: National Flood Insurance Program.

RL, SRL: repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).

FMA, HMGP: Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.

PA: FEMA Public Assistance: disaster aid to governments and some nonprofits.

Zone-level: NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.

County-coded: NOAA logged the event to this county.

FIPS: the federal code for a place; 34003 is this area.

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

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

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

CFR: Code of Federal Regulations.

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

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

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Plan clock

Status:	Approved, expires 2031-05-10	Plan:	Bergen County 2026 (FEMA plan 109916)
Approved:	2026-05-11	Days to expiry:	1,683

What changed since your last plan (approved 2026-05-11)

New federal declarations:	none	Storm Events records since approval:	10 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 146, SRL 493 (44 CFR 77.2); any definition: 2,079	Repeat-flood change:	this release sets the baseline count.

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

Plan status for every jurisdiction listed in this county: 72 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Notes
Bergen County	County	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Allendale borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Alpine borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	this jurisdiction approved 2026-06-01
Bergenfield borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Bogota borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Carlstadt borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Cliffside Park borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Closter borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Cresskill borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Demarest borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Dumont borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
East Rutherford borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Edgewater borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	this jurisdiction approved 2026-05-20
Elmwood Park borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Emerson borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Englewood city	City	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Englewood Cliffs borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Fair Lawn borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Fairview borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Fort Lee borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Franklin Lakes borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Garfield city	City	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Glen Rock borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	this jurisdiction approved 2026-05-18
Hackensack city	City	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Harrington Park borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	this jurisdiction approved 2026-05-18
Hasbrouck Heights borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Haworth borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Hillsdale borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Ho-Ho-Kus borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Leonia borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	this jurisdiction approved 2026-05-20
Little Ferry borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Lodi borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Maywood borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Midland Park borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Montvale borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Moonachie borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
New Milford borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
North Arlington borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Northvale borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Norwood borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Oakland borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Old Tappan borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Oradell borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Palisades Park borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Paramus borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Park Ridge borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Ramsey borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Ridgefield borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Ridgefield Park village	Village	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Ridgewood village	Village	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
River Edge borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Rockleigh borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Rutherford borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Saddle River borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Tenafly borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Teterboro borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Upper Saddle River borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Waldwick borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Wallington borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Westwood borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Wood-Ridge borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Woodcliff Lake borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Lyndhurst township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Mahwah township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
River Vale township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Rochelle Park township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Saddle Brook township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
South Hackensack township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Teaneck township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Washington township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Wyckoff township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	
Bergen County Utility Authority	Water/Sewer Authority	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,683	

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

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

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

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively High	Relatively High	\$213,036,100	\$74,760	\$3,677,404	\$216,788,264	376	
2	Coastal Flooding	Very High	Very High	\$33,870,400	n/a	\$445,555	\$34,315,949	1	
3	Earthquake	Relatively Moderate	Relatively Moderate	\$15,292,679	n/a	\$4,390,688	\$19,683,368		Storm Events does not record earthquakes.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
4	Hurricane	Relatively Moderate	Relatively High	\$13,087,765	\$42,109	\$448,101	\$13,577,974	2	
5	Heat Wave	Relatively High	Relatively High	under \$1	\$1,451	\$9,383,863	\$9,385,315	7	
6	Tornado	Relatively High	Relatively High	\$4,456,487	\$49	\$4,585,542	\$9,042,077	1	
7	Cold Wave	Relatively High	Relatively High	\$556	\$542	\$8,532,365	\$8,533,464	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
8	Strong Wind	Very High	Relatively High	\$773,096	\$224	\$5,174,372	\$5,947,693	353	Includes 14 High Wind and 21 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
9	Lightning	Relatively High	Relatively High	\$58,108	n/a	\$2,277,639	\$2,335,747	52	
10	Winter Weather	Very High	Very High	\$230,674	\$2	\$1,365,869	\$1,596,545	71	
11	Ice Storm	Relatively Moderate	Relatively Moderate	\$57,981	n/a	\$373,678	\$431,659	1	
12	Hail	Very Low	Very Low	\$28,639	\$2,297	\$49,517	\$80,452	80	
13	Drought	Relatively Low	Relatively Low	n/a	\$53,382	n/a	\$53,382	0	Declared 2 times; no Storm Events record of this type.
14	Wildfire	Very Low	Very Low	\$8,046	under \$1	\$834	\$8,880	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Landslide	Very Low	Very Low	\$2,542	n/a	\$92	\$2,634	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

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

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

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

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

Supports FEMA checklist item B1-b: hazard location

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

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

Hazards that vary within the county: highest-rated census tracts

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 361 (Relatively Moderate, 87.5); tract 50 (Relatively Moderate, 87.0); tract 362 (Relatively Moderate, 83.6)
Hurricane	tract 50 (Relatively Moderate, 86.9); tract 361 (Relatively Moderate, 84.8); tract 234.02 (Relatively Moderate, 84.4)
Landslide	tract 321.04 (Relatively Low, 92.1); tract 391 (Relatively Low, 86.7); tract 21 (Relatively Low, 82.6)
Tornado	tract 50 (Relatively Moderate, 63.8); tract 351 (Relatively Moderate, 60.6); tract 234.02 (Relatively Moderate, 59.6)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 311 (Relatively Low, 73.5); tract 532.02 (Very Low, 62.3); tract 50 (Very Low, 62.0)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 361 is Census Tract 361). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	1 record, 2012 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	0					
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	0					
Drought	U.S. Drought Monitor scale (D0 to D4)	0					Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	82 records, 1986 to 2023	0.75 in to 2.5 in (median 1 in); 82 with a recorded value	2.5 in hail, 2021-07-08; same size also recorded on 2021-07-08		Event records naming jurisdictions in the plan: Ridgewood village (6 records), Oakland borough (5 records), Fort Lee borough (3 records), Glen Rock borough (3 records), Montvale borough (3 records), Westwood borough (3 records), Englewood Cliffs borough (2 records), Garfield city (2 records), Hillsdale borough (2 records), Lyndhurst township (2 records); and 25 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	7 records, 2011 to 2019 (7 zone-level)	1 day to 3 days (median 1 day); 5 with a recorded value	3 consecutive days, 2019-07-19 to 2019-07-21, zone-level		Countywide (zone-level records).	
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	2 records, 2011 to 2020 (2 zone-level)		Strongest recorded: Tropical Storm record, 2020-08-04, \$0 property; \$0 crops (2020 dollars), 1 direct injury (reported for the zone); NWS zone NJZ104		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	1 record, 2011 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	376 records, 1996 to 2025		Flood, 2010-03-13, \$45,500,000 property; \$0 crops (2010 dollars)		Event records naming jurisdictions in the plan: Ridgewood village (32 records), Lodi borough (25 records), Mahwah township (23 records), Rochelle Park township (21 records), Teterboro borough (21 records), Hillsdale borough (14 records), Teaneck township (14 records), Westwood borough (14 records), Glen Rock borough (12 records), Oradell borough (12 records); and 42 more jurisdictions (see the Excel file).	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	52 records, 1996 to 2023		Lightning, 2006-07-22, damage not reported, 2 direct deaths, 2 direct injuries	Lightning, 2018-08-03, \$250,000 property; \$0 crops (2018 dollars)	Event records naming jurisdictions in the plan: River Edge borough (4 records), Ramsey borough (3 records), Teaneck township (3 records), Allendale borough (2 records), Carlstadt borough (2 records), Dumont borough (2 records), Emerson borough (2 records), Garfield city (2 records), Hillsdale borough (2 records), Oakland borough (2 records); and 18 more jurisdictions (see the Excel file).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	35 records, 2012 to 2024 (35 zone-level)	30 kt (35 mph) to 70 kt (81 mph) (median 44 kt (51 mph)); 35 with a recorded value	70 kt (81 mph) estimated gust, High Wind, 2012-10-29; NWS zone NJZ103	High Wind, 2012-10-29, \$900,000 property; \$0 crops (zone total, 2012 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	363 records, 1969 to 2026	43 kt (49 mph) to 96 kt (110 mph) (median 52 kt (60 mph)); 318 with a recorded value	96 kt (110 mph) estimated gust, Thunderstorm Wind, 2013-10-07	Thunderstorm Wind, 2008-08-06, \$335,000 property; \$0 crops (2008 dollars)	Event records naming jurisdictions in the plan: North Arlington borough (20 records), Ridgewood village (19 records), Ramsey borough (15 records), Glen Rock borough (13 records), Oradell borough (13 records), Lyndhurst township (12 records), Oakland borough (10 records), Westwood borough (10 records), Fair Lawn borough (8 records), Mahwah township (7 records); and 46 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	9 records, 1956 to 2013	F/EF0 to F/EF2 (median F/EF1); 9 with a recorded value	F2 tornado, 1962-08-07, 2.5 mi path length (whole path, pre-1996), 250 yd wide, \$250,000 property; crops not recorded (1962 dollars)	Tornado, 1989-07-10, \$2,500,000 property; crops not recorded (1989 dollars)	Event records naming jurisdictions in the plan: Oradell borough (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Tsunami	none (count and damage only)	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	71 records, 2010 to 2026 (71 zone-level)		No damage reported in 71 records.		Countywide (zone-level records).	

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of debris flow, lightning and tsunamis.

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

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 32 declarations covering 21 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Notes
2021-09-05	2021-09-01	DR-4614-NJ	Major disaster	Remnants of Hurricane Ida	Hurricane	\$68,948,191.82	
2021-09-02	2021-09-01	EM-3573-NJ	Emergency	Remnants of Hurricane Ida	Hurricane	no Public Assistance recorded	same incident as DR-4614
2020-12-11	2020-08-04	DR-4574-NJ	Major disaster	Tropical Storm Isaias	Hurricane	\$7,423,523.82	
2020-03-25	2020-01-20	DR-4488-NJ	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$142,158,806.17	
2020-03-13	2020-01-20	EM-3451-NJ	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	same incident as DR-4488
2018-06-08	2018-03-06	DR-4368-NJ	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$4,931,237.72	
2016-03-14	2016-01-22	DR-4264-NJ	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$3,975,984.82	
2012-10-30	2012-10-26	DR-4086-NJ	Major disaster	Hurricane Sandy	Hurricane	\$282,737,107.56	
2012-10-28	2012-10-26	EM-3354-NJ	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded	same incident as DR-4086

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	
						<i>federal share obligated, nominal dollars</i>	Notes
2011-11-30	2011-10-29	DR-4048-NJ	Major disaster	Severe Storm	Hazard not mapped (severe storm title names no single hazard); not counted	\$6,337,045.49	
2011-08-31	2011-08-27	DR-4021-NJ	Major disaster	Hurricane Irene	Hurricane	\$8,453,447.57	
2011-08-27	2011-08-26	EM-3332-NJ	Emergency	Hurricane Irene	Hurricane	no Public Assistance recorded	same incident as DR-4021
2011-02-04	2010-12-26	DR-1954-NJ	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$3,434,188.50	
2010-04-02	2010-03-12	DR-1897-NJ	Major disaster	Severe Storms and Flooding	Inland Flooding	\$4,346,708.31	
2007-04-26	2007-04-14	DR-1694-NJ	Major disaster	Severe Storms and Inland and Coastal Flooding	Coastal Flooding	\$3,717,722.20	
2005-09-19	2005-08-29	EM-3257-NJ	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded	
2005-04-19	2005-04-01	DR-1588-NJ	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county	
2003-09-23	2003-08-14	EM-3188-NJ	Emergency	Power Outage	Non-natural, not counted	\$333,573.51	
2003-03-20	2003-02-16	EM-3181-NJ	Emergency	Snow	Winter Weather	\$2,363,590.18	
2001-09-19	2001-09-11	EM-3169-NJ	Emergency	Fires and Explosions	Non-natural, not counted	\$2,453,969.44	
2000-11-01	2000-05-30	EM-3156-NJ	Emergency	West Nile Virus	Non-natural, not counted	no Public Assistance recorded	
1999-09-18	1999-09-16	DR-1295-NJ	Major disaster	Hurricane Floyd Major Disaster Declarations	Hurricane	\$9,168,107.85	
1999-09-17	1999-09-16	EM-3148-NJ	Emergency	Hurricane Floyd Emergency Declarations	Hurricane	no Public Assistance recorded	same incident as DR-1295
1996-01-13	1996-01-07	DR-1088-NJ	Major disaster	Blizzard of 96 (Severe Snow Storm)	Winter Weather	no Public Assistance recorded	
1993-03-17	1993-03-13	EM-3106-NJ	Emergency	Severe Blizzard	Winter Weather	no Public Assistance recorded	
1992-12-18	1992-12-10	DR-973-NJ	Major disaster	Coastal Storm, High Tides, Heavy Rain, & Flooding	Coastal Flooding	no Public Assistance recorded	
1984-04-12	1984-03-28	DR-701-NJ	Major disaster	Coastal Storms & Flooding	Coastal Flooding	no Public Assistance recorded	
1980-10-19	1980-10-19	EM-3083-NJ	Emergency	Water Shortage	Drought	no Public Assistance recorded	
1975-07-23	1975-07-23	DR-477-NJ	Major disaster	Heavy Rains, High Winds, Hail & Tornadoes	Inland Flooding (primary); also designated: Hail, Strong Wind, Tornado	no Public Assistance recorded	
1971-09-04	1971-09-04	DR-310-NJ	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	
						<i>federal share obligated, nominal dollars</i>	Notes
1968-06-18	1968-06-18	DR-245-NJ	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded	
1965-08-18	1965-08-18	DR-205-NJ	Major disaster	Water Shortage	Drought	no Public Assistance recorded	

School districts and special districts in this county: \$25,808.16 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

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

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1962-03-09	1962-03-09	DR-124-NJ	Major disaster	Severe Storm, High Tides & Flooding	Inland Flooding (primary); also designated: Coastal Flooding
1955-08-20	1955-08-20	DR-41-NJ	Major disaster	Hurricane & Floods	Hurricane (primary); also designated: Inland Flooding

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

Public Assistance not placed in any New Jersey county: 1 row, \$23,724.37; listed on the New Jersey state page.

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Coastal Flooding	1	0	0	0	3	0	1996 to 2026-06-30	
Cold Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	82	0	0	6	1	0	1955 to 2026-06-30	
Heat Wave	7	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	2	0	0	0	5	0	1996 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Ice Storm	1	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	376	0	2	52	5	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	52	0	0	3	0	0	1996 to 2026-06-30	
Strong Wind	398	10	0	45	1	0	1955 to 2026-06-30	Includes 14 High Wind and 21 Strong Wind records.
Tornado	9	0	0	0	1	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	71	0	7	21	6	0	1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Why listed
2021-07-08	Hail	2.5 in	\$0 property; \$0 crops (2021 dollars)	0, 0	HILLSDALE MANOR	B1-c worst recorded: Hail
2020-08-04	Tropical Storm		\$0 property; \$0 crops (zone total, 2020 dollars)	0, 1	NWS zone NJZ104 (EASTERN BERGEN), zone-level	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2019-07-19	Excessive Heat		damage not reported	0, 0	NWS zone NJZ104 (EASTERN BERGEN), zone-level	B1-c worst recorded: Excessive Heat, Heat
2013-10-07	Thunderstorm Wind	96 kt (110 mph) estimated gust	\$60,000 property; crops not reported (2013 dollars)	0, 0	PASSAIC JCT	B1-c worst recorded: Thunderstorm Wind
2012-10-29	High Wind	70 kt (81 mph) estimated gust	\$900,000 property; \$0 crops (zone total, 2012 dollars)	0, 0	NWS zone NJZ103 (WESTERN BERGEN), zone-level	B1-c worst recorded: High Wind and Strong Wind
2010-03-13	Flood		\$45,500,000 property; \$0 crops (2010 dollars)	0, 0	UPPER SADDLE RIVER to RIDGEWOOD	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2008-08-06	Thunderstorm Wind	78 kt (90 mph) estimated gust	\$335,000 property; \$0 crops (2008 dollars)	0, 0	HARRINGTON PARK to NORTHVALE	B1-c most damaging: Thunderstorm Wind
2008-06-10	Thunderstorm Wind	52 kt (60 mph) estimated gust	\$500 property; \$0 crops (2008 dollars)	1, 1	DUMONT	deaths or injuries recorded
2006-07-22	Lightning		damage not reported	2, 2	MONTVALE	deaths or injuries recorded
1999-09-16	Flash Flood		\$17,500,000 property; crops not reported (1999 dollars)	2, 0	COUNTYWIDE	deaths or injuries recorded
1989-07-10	Tornado	F0, 3.5 mi path length (whole path, pre-1996), 100 yd wide	\$2,500,000 property; crops not recorded (1989 dollars)	0, 0	location not recorded	B1-c most damaging: Tornado
1962-08-07	Tornado	F2, 2.5 mi path length (whole path, pre-1996), 250 yd wide	\$250,000 property; crops not recorded (1962 dollars)	0, 0	location not recorded	B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (999 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

Tribal and special-area declarations in this state are listed on the state page.

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Coastal Flooding	3.76	events per year at a location (modeled)	about 3.8 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	0.699	event-days per year	about 0.699 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	13.2	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events cold wave record, 1996 to 2025.
Drought	1.99	event-days per year	about 1.99 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	77	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.00204	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.204%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.18	events per year	about 2.18 per year	Highly likely	FEMA annualized frequency (modeled)	84.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	9.11	event-days per year	about 9.11 days per year	Likely	Storm Events event-days in 5 of 30 years, 1996 to 2025 (16.7%)	141	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.123	events per year	about 1 in 8 years	Likely	FEMA annualized frequency (modeled)	30	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.925	event-days per year	about 0.925 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	63	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	5.93	event-days per year	about 5.93 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	166	1996 to 2023 (28 years)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Landslide	0.142	events per year (modeled)	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	31.5	days per year with a strike	about 31.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	5.27	events per year	about 5.27 per year	Highly likely	FEMA annualized frequency (modeled)	201	1986 to 2023 (38 years)	countywide	
Tornado	0.0787	events per year	about 1 in 13 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.0000363	annual probability at a location	chance a given location in the county burns in a year: 0.00363%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	11.8	event-days per year	about 11.8 days per year	Likely	Storm Events event-days in 16 of 30 years, 1996 to 2025 (53.3%)	223	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	43	30	1.43
Hail	2.00 in+	1996 to 2025	3	30	0.1
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	294	30	9.8
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	5	30	0.167
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	9	30	0.3
Tornado	EF0-1	1996 to 2025	1	30	0.0333
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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

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

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

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

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Coastal Flooding	66 of 203	70.7	81.4	100.0	Very High 5, Relatively High 7, Relatively Moderate 6, Relatively Low 33, Very Low 15, No Rating 137
Cold Wave	203 of 203	25.8	43.2	62.9	Relatively Moderate 63, Relatively Low 140
Drought	2 of 203	89.5	91.1	92.7	Relatively Moderate 1, Relatively Low 1, No Rating 201
Earthquake	203 of 203	34.6	69.0	87.5	Relatively Moderate 33, Relatively Low 165, Very Low 5
Hail	203 of 203	3.0	9.8	28.9	Very Low 203
Heat Wave	203 of 203	20.8	54.4	79.1	Relatively Moderate 92, Relatively Low 111
Hurricane	203 of 203	55.9	69.7	86.9	Relatively Moderate 17, Relatively Low 186
Ice Storm	203 of 203	9.1	26.5	55.8	Relatively Low 43, Very Low 160
Inland Flooding	203 of 203	3.0	67.6	98.6	Very High 10, Relatively High 58, Relatively Moderate 84, Relatively Low 44, Very Low 7
Landslide	203 of 203	11.2	34.4	92.1	Relatively Low 5, Very Low 198
Lightning	203 of 203	22.1	47.7	73.8	Relatively Moderate 88, Relatively Low 115
Strong Wind	203 of 203	37.3	63.2	82.6	Relatively High 1, Relatively Moderate 163, Relatively Low 39
Tornado	203 of 203	28.5	41.8	63.8	Relatively Moderate 7, Relatively Low 195, Very Low 1
Tsunami	0 of 203				Insufficient Data 203
Wildfire	106 of 203	19.5	28.9	73.5	Relatively Low 1, Very Low 105, No Rating 97
Winter Weather	203 of 203	53.1	74.9	89.7	Relatively High 62, Relatively Moderate 141

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

Rated tracts only: No Rating (score 0.0), Not Applicable and Insufficient Data tracts are counted but not used for the minimum, median and maximum.

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, drought, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are (crop and livestock value where a line above names agriculture).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Bergen County	County	Approved, expires 2031-05-10		\$22,880,544.20	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$11,457,506.27 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3169-NJ, EM-3188-NJ).
Allendale borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 5	\$784,939.71	17 total; 0 since its plan	Includes \$83,526.37 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Alpine borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 0	\$313,713.03	2 total; 0 since its plan	Includes \$36,831.20 for declarations not counted as hazard incidents (DR-4048-NJ).
Bergenfield borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 8	\$1,001,217.30	16 total; 0 since its plan	Includes \$208,107.91 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Bogota borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 4	\$536,363.37	8 total; 0 since its plan	Includes \$145,862.90 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Carlstadt borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 2; any 6	\$809,485.10	9 total; 0 since its plan	Includes \$101,388.35 for declarations not counted as hazard incidents (DR-4488-NJ, EM-3188-NJ).
Cliffside Park borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 0	\$1,976,326.60	4 total; 0 since its plan	Includes \$264,164.91 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Closter borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 7	\$920,894.83	3 total; 1 since its plan	Includes \$123,983.46 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Cresskill borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 2; any 8	\$1,076,066.26	2 total; 0 since its plan	Includes \$194,358.22 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Demarest borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 4	\$1,405,184.44	1 total; 0 since its plan	Includes \$47,525.55 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Dumont borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 9	\$1,253,986.80	8 total; 0 since its plan	Includes \$172,711.22 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
East Rutherford borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 13; any 49	\$840,579.88	11 total; 0 since its plan	Includes \$41,351.85 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Edgewater borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 2; any 5	\$2,955,043.64	0 total; 0 since its plan	Includes \$52,173.77 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Elmwood Park borough	Borough	Approved, expires 2031-05-10	FMA RL 1, SRL 3; any 10	\$1,051,384.22	0 total; 0 since its plan	Includes \$132,448.07 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Emerson borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 3	\$649,295.05	11 total; 0 since its plan	Includes \$113,197.62 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Englewood city	City	Approved, expires 2031-05-10	FMA RL 0, SRL 5; any 52	\$7,332,528.72	1 total; 0 since its plan	Includes \$507,157.31 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Englewood Cliffs borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 0	\$479,106.35	10 total; 0 since its plan	Includes \$115,439.39 for declarations not counted as hazard incidents (DR-4048-NJ).

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Fair Lawn borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 8; any 32	\$2,346,047.07	15 total; 0 since its plan	Includes \$349,134.48 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Fairview borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 3	\$178,510.85	3 total; 0 since its plan	Includes \$20,988.97 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Fort Lee borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 1	\$2,208,500.28	12 total; 0 since its plan	Includes \$281,736.75 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Franklin Lakes borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 4	\$2,093,347.61	3 total; 0 since its plan	Includes \$225,231.37 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Garfield city	City	Approved, expires 2031-05-10	FMA RL 2, SRL 7; any 38	\$1,168,732.16	10 total; 0 since its plan	Includes \$36,723.55 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
Glen Rock borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 1	\$980,197.43	29 total; 0 since its plan	Includes \$58,385.87 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Hackensack city	City	Approved, expires 2031-05-10	FMA RL 1, SRL 18; any 77	\$2,528,411.82	4 total; 0 since its plan	Includes \$162,607.56 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
Harrington Park borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 2	\$365,136.46	3 total; 0 since its plan	Includes \$64,662.98 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Hasbrouck Heights borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 4	\$1,228,189.87	5 total; 0 since its plan	Includes \$132,903.92 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Haworth borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 2	\$802,745.98	9 total; 0 since its plan	Includes \$205,105.17 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Hillsdale borough	Borough	Approved, expires 2031-05-10	FMA RL 3, SRL 23; any 51	\$1,184,521.67	24 total; 0 since its plan	Includes \$118,473.76 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Ho-Ho-Kus borough	Borough	Approved, expires 2031-05-10	FMA RL 1, SRL 1; any 5	no Public Assistance recorded	0 total; 0 since its plan	
Leonia borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 3	\$475,415.91	6 total; 0 since its plan	Includes \$135,639.37 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Little Ferry borough	Borough	Approved, expires 2031-05-10	FMA RL 1, SRL 11; any 239	\$1,475,995.85	4 total; 0 since its plan	Includes \$9,146.64 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
Lodi borough	Borough	Approved, expires 2031-05-10	FMA RL 7, SRL 50; any 145	\$1,861,465.84	28 total; 0 since its plan	Includes \$141,366.99 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Maywood borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 5	\$766,069.19	16 total; 2 since its plan	Includes \$48,028.68 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Midland Park borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 2	\$421,183.59	8 total; 0 since its plan	Includes \$97,971.76 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Montvale borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 0	\$1,093,774.90	12 total; 0 since its plan	Includes \$208,209.79 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Moonachie borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 2; any 12	\$5,967,008.57	0 total; 0 since its plan	Includes \$29,717.20 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
New Milford borough	Borough	Approved, expires 2031-05-10	FMA RL 37, SRL 72; any 144	\$1,481,051.10	16 total; 0 since its plan	Includes \$286,272.88 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
North Arlington borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 12	\$1,633,572.60	24 total; 1 since its plan	Includes \$181,440.64 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
Northvale borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 9	\$287,789.28	15 total; 0 since its plan	Includes \$89,646.54 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Norwood borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 3	\$255,187.91	3 total; 0 since its plan	Includes \$42,906.59 for declarations not counted as hazard incidents (DR-4048-NJ).
Oakland borough	Borough	Approved, expires 2031-05-10	FMA RL 18, SRL 32; any 68	\$918,382.26	22 total; 0 since its plan	Includes \$97,677.23 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Old Tappan borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 3	\$874,490.12	2 total; 0 since its plan	Includes \$86,601.61 for declarations not counted as hazard incidents (DR-4048-NJ).
Oradell borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 2	\$1,058,502.22	29 total; 0 since its plan	Includes \$212,721.98 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Palisades Park borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 2; any 2	\$409,466.81	4 total; 0 since its plan	Includes \$47,108.81 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Paramus borough	Borough	Approved, expires 2031-05-10	FMA RL 1, SRL 1; any 15	\$4,266,753.38	2 total; 0 since its plan	Includes \$1,075,226.68 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Park Ridge borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 0	\$2,090,681.38	10 total; 0 since its plan	Includes \$243,071.42 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Ramsey borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 0	\$1,633,770.47	25 total; 1 since its plan	Includes \$377,898.71 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Ridgefield borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 3; any 15	\$614,891.97	1 total; 0 since its plan	Includes \$57,892.18 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Ridgefield Park village	Village	Approved, expires 2031-05-10	FMA RL 2, SRL 4; any 47	\$543,263.12	4 total; 0 since its plan	Includes \$92,692.78 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Ridgewood village	Village	Approved, expires 2031-05-10	FMA RL 0, SRL 10; any 33	\$6,793,324.42	59 total; 0 since its plan	Includes \$417,542.81 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
River Edge borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 3; any 16	\$807,382.81	13 total; 1 since its plan	Includes \$125,335.15 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Rockleigh borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 0	\$76,738.83	1 total; 0 since its plan	
Rutherford borough	Borough	Approved, expires 2031-05-10	FMA RL 3, SRL 18; any 55	\$1,542,202.41	11 total; 0 since its plan	Includes \$116,656.09 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Saddle River borough	Borough	Approved, expires 2031-05-10	FMA RL 1, SRL 4; any 8	\$2,356,683.01	8 total; 0 since its plan	Includes \$19,317.59 for declarations not counted as hazard incidents (DR-4488-NJ).
Tenafly borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 8	\$3,513,073.95	0 total; 0 since its plan	Includes \$320,019.12 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Teterboro borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 0	\$40,902.87	28 total; 1 since its plan	
Upper Saddle River borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 6	\$666,068.83	11 total; 0 since its plan	Includes \$74,705.36 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Waldwick borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 1	\$525,167.66	6 total; 2 since its plan	Includes \$86,507.53 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
Wallington borough	Borough	Approved, expires 2031-05-10	FMA RL 3, SRL 23; any 106	\$5,059,987.23	0 total; 0 since its plan	Includes \$59,614.93 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Westwood borough	Borough	Approved, expires 2031-05-10	FMA RL 7, SRL 45; any 107	\$768,123.12	29 total; 0 since its plan	Includes \$45,054.57 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
Wood-Ridge borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 11	\$957,676.49	0 total; 0 since its plan	Includes \$128,554.93 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Woodcliff Lake borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 3	\$2,512,266.59	10 total; 0 since its plan	Includes \$136,919.19 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Lyndhurst township	Township	Approved, expires 2031-05-10	FMA RL 8, SRL 23; any 116	\$1,636,200.54	25 total; 0 since its plan	Includes \$118,853.31 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Mahwah township	Township	Approved, expires 2031-05-10	FMA RL 1, SRL 9; any 23	\$1,650,963.82	32 total; 0 since its plan	Includes \$183,511.51 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
River Vale township	Township	Approved, expires 2031-05-10	FMA RL 3, SRL 5; any 23	\$1,190,665.99	6 total; 0 since its plan	Includes \$192,424.41 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Rochelle Park township	Township	Approved, expires 2031-05-10	FMA RL 38, SRL 53; any 172	\$1,805,269.07	25 total; 1 since its plan	Includes \$96,173.27 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Saddle Brook township	Township	Approved, expires 2031-05-10	FMA RL 3, SRL 8; any 51	\$964,292.79	4 total; 0 since its plan	Includes \$140,442.53 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
South Hackensack township	Township	Approved, expires 2031-05-10	FMA RL 2, SRL 0; any 12	\$358,720.19	0 total; 0 since its plan	Includes \$9,689.06 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
Teaneck township	Township	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 11	\$3,429,538.81	20 total; 0 since its plan	Includes \$563,506.90 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Washington township	Township	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 5	\$676,125.74	0 total; 0 since its plan	Includes \$178,621.49 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Wyckoff township	Township	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 1	\$1,497,419.20	3 total; 0 since its plan	Includes \$148,749.49 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).

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

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

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

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

Local data needed

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

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-05-11 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Coastal Flooding	\$23,731,339,594	n/a	76,052	\$33,870,400	n/a	\$445,555	0.143%				
Cold Wave	\$206,189,292,015	\$6,632,485	955,459	\$556	\$542	\$8,532,365	under 0.0001%				
Drought	n/a	\$6,399,439	n/a	n/a	\$53,382	n/a	0.834% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$350,130,674,690	n/a	955,732	\$15,292,679	n/a	\$4,390,688	0.00437%				
Hail	\$206,189,292,015	\$6,632,485	955,459	\$28,639	\$2,297	\$49,517	under 0.0001%				
Heat Wave	\$206,189,292,015	\$6,632,485	955,459	under \$1	\$1,451	\$9,383,863	under 0.0001%				
Hurricane	\$206,167,013,518	\$6,632,485	955,284	\$13,087,765	\$42,109	\$448,101	0.00635%				
Ice Storm	\$206,062,157,110	n/a	954,637	\$57,981	n/a	\$373,678	under 0.0001%				
Inland Flooding	\$205,875,451,347	\$1,725,680	52,987	\$213,036,100	\$74,760	\$3,677,404	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$3,547,697,579	n/a	16,214	\$2,542	n/a	\$92	under 0.0001%				
Lightning	\$206,189,292,015	n/a	955,459	\$58,108	n/a	\$2,277,639	under 0.0001%				
Strong Wind	\$206,189,292,015	\$6,632,485	955,459	\$773,096	\$224	\$5,174,372	0.000375%	\$60,000			
Tornado	\$206,189,292,015	\$6,632,485	955,459	\$4,456,487	\$49	\$4,585,542	0.00216%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2026-05-11 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$3,007,055,791	\$12,425	17,089	\$8,046	under \$1	\$834	0.000268%				
Winter Weather	\$206,189,292,015	\$6,632,485	955,459	\$230,674	\$2	\$1,365,869	0.000112%				

Totals since 2026-05-11 (Storm Events through 2026-06-30): 10 county-coded records, 10 with a damage value recorded (including \$0), \$60,000; 0 zone-level records, 0 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

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

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

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

County context

Source: 5

Measure	Value
Population	955,459
Building value (total, not at risk)	\$206,189,292,015
Agriculture value (total, not at risk)	\$6,632,485
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$281,077,890
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$40,705,519
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	146	Severe repetitive loss, FMA definition (44 CFR 77.2)	493
Repetitive loss, NFIP insurance definition	2,026	Severe repetitive loss, NFIP insurance definition	450

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties
County total	146	493	2,026	450	2,079	29	1,018
of which: Allendale borough	0	1	5	1	5	0	1
of which: Bergenfield borough	0	0	8	0	8	0	2
of which: Bogota borough	0	1	4	1	4	0	1
of which: Carlstadt borough	0	2	6	2	6	0	1
of which: Closter borough	0	1	7	1	7	0	2
of which: Cresskill borough	0	2	8	2	8	0	2
of which: Demarest borough	0	1	4	1	4	0	2
of which: Dumont borough	0	0	9	0	9	0	3
of which: East Rutherford borough	0	13	49	13	49	0	15
of which: Edgewater borough	0	2	5	2	5	0	3
of which: Emerson borough	0	1	3	1	3	0	0
of which: Englewood city	0	5	52	4	52	0	40
of which: Fair Lawn borough	0	8	32	8	32	0	14
of which: Fairview borough	0	0	3	0	3	0	1
of which: Fort Lee borough	0	0	1	0	1	0	1
of which: Franklin Lakes borough	0	0	4	0	4	0	0
of which: Garfield city	2	7	38	7	38	0	13
of which: Glen Rock borough	0	0	1	0	1	0	0
of which: Hackensack city	1	18	77	18	77	0	37
of which: Harrington Park borough	0	0	2	0	2	0	1
of which: Hasbrouck Heights borough	0	0	4	0	4	0	1
of which: Haworth borough	0	0	2	0	2	0	0

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
of which: Hillsdale borough	3	23	49	21	51	2	22
of which: Ho-Ho-Kus borough	1	1	4	1	5	0	3
of which: Leonia borough	0	0	3	0	3	0	3
of which: Little Ferry borough	1	11	238	10	239	0	147
of which: Lodi borough	7	50	143	43	145	1	52
of which: Lyndhurst township	8	23	114	21	116	7	65
of which: Mahwah township	1	9	23	9	23	0	13
of which: Maywood borough	0	0	5	0	5	0	2
of which: Midland Park borough	0	1	2	1	2	0	1
of which: Moonachie borough	0	2	12	2	12	0	7
of which: New Milford borough	37	72	140	67	144	0	67
of which: North Arlington borough	0	1	12	1	12	0	4
of which: Northvale borough	0	0	9	0	9	0	7
of which: Norwood borough	0	1	3	1	3	0	2
of which: Old Tappan borough	0	0	3	0	3	0	0
of which: Oradell borough	0	1	2	1	2	0	2
of which: Palisades Park borough	0	2	2	2	2	0	1
of which: Paramus borough	1	1	14	1	15	0	2
of which: Ridgefield borough	0	3	15	3	15	0	7
of which: Ridgefield Park village	2	4	47	4	47	0	21
of which: Ridgewood village	0	10	31	7	33	0	19
of which: River Edge borough	0	3	16	3	16	0	9
of which: River Vale township	3	5	23	5	23	0	8
of which: Rochelle Park township	38	53	156	47	172	6	115
of which: Rutherford borough	3	18	54	17	55	1	26
of which: Saddle River borough	1	4	8	3	8	0	3
of which: Saddle Brook township	3	8	49	8	51	0	29
of which: Teaneck township	0	0	11	0	11	0	2
of which: Tenafly borough	0	0	8	0	8	0	2
of which: Upper Saddle River borough	0	0	6	0	6	0	2
of which: Waldwick borough	0	0	1	0	1	0	1
of which: Wallington borough	3	23	106	23	106	0	40
of which: Washington township	0	1	5	1	5	0	2
of which: Westwood borough	7	45	100	41	107	5	53
of which: Woodcliff Lake borough	0	0	3	0	3	0	0

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
of which: Wood-Ridge borough	0	0	11	0	11	0	9
of which: Wyckoff township	0	0	1	0	1	0	1
of which: Elmwood Park borough	1	3	10	3	10	0	4
of which: South Hackensack township	2	0	12	0	12	0	3
of which: New Jersey Meadowlands Commission (community ID not in plan data)	3	21	194	20	194	0	106
of which: Oakland borough	18	32	56	23	68	7	16
of which: Unknown (community ID Unknown in FEMA data)	0	0	1	0	1	0	0
Statewide, no county in FEMA's file	0	1	5	0	6	1	0

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

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

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Allendale borough	340019	0	1	5	1	5	0	1
Alpine borough	340581	0	0	0	0	0	0	0
Bergenfield borough	340020	0	0	8	0	8	0	2
Bogota borough	340021	0	1	4	1	4	0	1
Carlstadt borough	340022	0	2	6	2	6	0	1
Cliffside Park borough	340582	0	0	0	0	0	0	0
Closter borough	340023	0	1	7	1	7	0	2
Cresskill borough	340024	0	2	8	2	8	0	2
Demarest borough	340025	0	1	4	1	4	0	2
Dumont borough	340026	0	0	9	0	9	0	3
East Rutherford borough	340028	0	13	49	13	49	0	15
Edgewater borough	340029	0	2	5	2	5	0	3
Elmwood Park borough	340500	1	3	10	3	10	0	4
Emerson borough	340030	0	1	3	1	3	0	0
Englewood city	340031	0	5	52	4	52	0	40
Englewood Cliffs borough	340580	0	0	0	0	0	0	0
Fair Lawn borough	340033	0	8	32	8	32	0	14
Fairview borough	340034	0	0	3	0	3	0	1
Fort Lee borough	340035	0	0	1	0	1	0	1
Franklin Lakes borough	340036	0	0	4	0	4	0	0
Garfield city	340037	2	7	38	7	38	0	13
Glen Rock borough	340038	0	0	1	0	1	0	0

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Hackensack city	340039	1	18	77	18	77	0	37
Harrington Park borough	340040	0	0	2	0	2	0	1
Hasbrouck Heights borough	340041	0	0	4	0	4	0	1
Haworth borough	340042	0	0	2	0	2	0	0
Hillsdale borough	340043	3	23	49	21	51	2	22
Ho-Ho-Kus borough	340044	1	1	4	1	5	0	3
Leonia borough	340045	0	0	3	0	3	0	3
Little Ferry borough	340046	1	11	238	10	239	0	147
Lodi borough	340047	7	50	143	43	145	1	52
Maywood borough	340050	0	0	5	0	5	0	2
Midland Park borough	340051	0	1	2	1	2	0	1
Montvale borough	340052	0	0	0	0	0	0	0
Moonachie borough	340053	0	2	12	2	12	0	7
New Milford borough	340054	37	72	140	67	144	0	67
North Arlington borough	340055	0	1	12	1	12	0	4
Northvale borough	340056	0	0	9	0	9	0	7
Norwood borough	340057	0	1	3	1	3	0	2
Oakland borough	345309	18	32	56	23	68	7	16
Old Tappan borough	340059	0	0	3	0	3	0	0
Oradell borough	340060	0	1	2	1	2	0	2
Palisades Park borough	340061	0	2	2	2	2	0	1
Paramus borough	340062	1	1	14	1	15	0	2
Park Ridge borough	340063	0	0	0	0	0	0	0
Ramsey borough	340064	0	0	0	0	0	0	0
Ridgefield borough	340065	0	3	15	3	15	0	7
Ridgefield Park village	340066	2	4	47	4	47	0	21
Ridgewood village	340067	0	10	31	7	33	0	19
River Edge borough	340068	0	3	16	3	16	0	9
Rockleigh borough	340071	0	0	0	0	0	0	0
Rutherford borough	340072	3	18	54	17	55	1	26
Saddle River borough	340073	1	4	8	3	8	0	3
Tenafly borough	340076	0	0	8	0	8	0	2
Teterboro borough	340537	0	0	0	0	0	0	0
Upper Saddle River borough	340077	0	0	6	0	6	0	2
Waldwick borough	340078	0	0	1	0	1	0	1

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Wallington borough	340079	3	23	106	23	106	0	40
Westwood borough	340081	7	45	100	41	107	5	53
Wood-Ridge borough	340083	0	0	11	0	11	0	9
Woodcliff Lake borough	340082	0	0	3	0	3	0	0
Lyndhurst township	340048	8	23	114	21	116	7	65
Mahwah township	340049	1	9	23	9	23	0	13
River Vale township	340069	3	5	23	5	23	0	8
Rochelle Park township	340070	38	53	156	47	172	6	115
Saddle Brook township	340074	3	8	49	8	51	0	29
South Hackensack township	340515	2	0	12	0	12	0	3
Teaneck township	340075	0	0	11	0	11	0	2
Washington township	340080	0	1	5	1	5	0	2
Wyckoff township	340084	0	0	1	0	1	0	1

Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".

Jurisdiction rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each jurisdiction row, while the county table counts only its part in this county.

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	132	340	1,332	307	1,381	29	691
2 to 4 unit residential	12	66	377	61	380	0	181
other residential	0	22	66	21	66	0	39
non-residential	2	65	251	61	252	0	107
not reported	0	0	0	0	0	0	0

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

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

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

In this county 37 properties are FMA repetitive loss but not NFIP repetitive loss, and 1,917 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
 2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
 3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
 4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
 5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
 6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
 7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
 8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scscd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)
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What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each item is met.

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

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

OpenFEMA disclaimer

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

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Bergen County, NJ: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 34003). Automated baseline. <https://hazardplain.org/nj/34003/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

Corrections: to report an error, name the packet, the table and what your records show. Contact: contact@hazardplain.org