

Essex County, NJ

Risk-assessment baseline packet

County FIPS: 34013 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 2030-04-27. Plan: Essex County 2025 (FEMA plan 109979), approved 2025-04-28.

Since the plan was approved on 2025-04-28: no new hazard declaration and 17 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 (\$149,343,138 a year), Heat Wave (\$19,448,536) and Earthquake (\$12,076,296).

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; 34013 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 2030-04-27	Plan:	Essex County 2025 (FEMA plan 109979)
Approved:	2025-04-28	Days to expiry:	1,305
What changed since your last plan (approved 2025-04-28)			
New federal declarations:	none	Storm Events records since approval:	17 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 11, SRL 147 (44 CFR 77.2); any definition: 591	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: 23 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
Essex County	County	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	this jurisdiction approved 2025-05-21
Caldwell borough	Borough	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	this jurisdiction approved 2025-05-27
East Orange city	City	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	this jurisdiction approved 2025-06-27
Essex Fells borough	Borough	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	this jurisdiction approved 2025-05-07
Glen Ridge borough	Borough	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	this jurisdiction approved 2025-05-27
Newark city	City	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	this jurisdiction approved 2025-05-27
North Caldwell borough	Borough	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	
Roseland borough	Borough	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	this jurisdiction approved 2025-05-21
Belleville township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	this jurisdiction approved 2025-05-07
Bloomfield township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	
Cedar Grove township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	
City of Orange township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	this jurisdiction approved 2025-05-27
Fairfield township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	this jurisdiction approved 2025-05-21
Irvington township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	this jurisdiction approved 2025-05-07
Livingston township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	this jurisdiction approved 2025-05-07
Maplewood township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	
Millburn township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	this jurisdiction approved 2025-05-21
Montclair township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	this jurisdiction approved 2025-05-27
Nutley township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	
South Orange Village township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	this jurisdiction approved 2025-05-21
Verona township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
West Caldwell township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	
West Orange township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,305	this jurisdiction approved 2025-05-27

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	\$145,387,240	\$4,634	\$3,951,264	\$149,343,138	163	
2	Heat Wave	Relatively High	Relatively High	\$61	\$315	\$19,448,161	\$19,448,536	9	
3	Earthquake	Relatively Moderate	Relatively Moderate	\$9,270,155	n/a	\$2,806,141	\$12,076,296		Storm Events does not record earthquakes.
4	Cold Wave	Relatively High	Relatively High	\$603	\$11	\$8,719,441	\$8,720,055	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
5	Tornado	Relatively High	Relatively High	\$3,711,345	\$12	\$4,761,254	\$8,472,611	1	
6	Hurricane	Relatively Moderate	Relatively Moderate	\$7,405,977	\$6,715	\$312,135	\$7,724,827	2	
7	Strong Wind	Very High	Relatively High	\$436,439	\$62	\$4,337,359	\$4,773,860	141	Includes 14 High Wind and 15 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
8	Lightning	Relatively High	Relatively High	\$13,350	n/a	\$981,860	\$995,210	23	

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
9	Hail	Relatively Moderate	Relatively Moderate	\$953,532	\$391	\$26,720	\$980,643	30	
10	Winter Weather	Very High	Relatively High	\$85,645	\$1	\$611,624	\$697,270	69	
11	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$532,436	n/a	\$23,086	\$555,522	2	
12	Ice Storm	Relatively Moderate	Relatively Moderate	\$104,354	n/a	\$160,289	\$264,643	1	
13	Drought	Very Low	Very Low	n/a	\$9,902	n/a	\$9,902	0	Declared 2 times; no Storm Events record of this type.
14	Wildfire	Very Low	Very Low	\$2,072	under \$1	\$302	\$2,374	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Landslide	Very Low	Very Low	\$939	n/a	\$49	\$988	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 and landslide records (Storm Events records these hazards only in part).

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

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

Supports FEMA checklist item B1-b: hazard location

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

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 216.01 (Relatively Moderate, 85.4); tract 9802 (Relatively Moderate, 84.1); tract 229 (Relatively Moderate, 83.4)
Hurricane	tract 216.01 (Relatively Moderate, 82.8); tract 74 (Relatively Moderate, 82.0); tract 229 (Relatively Moderate, 81.4)
Landslide	tract 173.02 (Relatively Low, 82.3); tract 201 (Relatively Low, 81.5); tract 213 (Very Low, 79.1)
Tornado	tract 216.01 (Relatively Moderate, 64.4); tract 229 (Relatively Moderate, 62.3); tract 205 (Relatively Moderate, 59.2)
Wildfire	tract 216.02 (Very Low, 58.4); tract 208 (Very Low, 50.4); tract 217.01 (Very Low, 43.6)

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 216.01 is Census Tract 216.01). 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)	2 records, 2012 to 2024 (2 zone-level)		No damage reported in 2 records.		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)	33 records, 1974 to 2021	0.75 in to 1.75 in (median 0.88 in); 33 with a recorded value	1.75 in hail, 2009-12-09; same size also recorded on 2004-05-12, 2008-06-22		Event records naming jurisdictions in the plan: West Caldwell township (5 records), West Orange township (5 records), Caldwell borough (3 records), Millburn township (2 records), North Caldwell borough (2 records), Belleville township (1 record), Bloomfield township (1 record), Livingston township (1 record), Maplewood township (1 record), Montclair township (1 record); and 1 more jurisdiction (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	9 records, 2011 to 2019 (9 zone-level)	1 day to 3 days (median 1.5 days); 6 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 NJZ105		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)	163 records, 1996 to 2025		Flash Flood, 1999-09-16, \$7,300,000 property; crops not reported (1999 dollars)		Event records naming jurisdictions in the plan: Newark city (26 records), Irvington township (10 records), Livingston township (8 records), Montclair township (8 records), Nutley township (8 records), Bloomfield township (6 records), Belleville township (4 records), Caldwell borough (4 records), Fairfield township (4 records), City of Orange township (2 records); and 8 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)	23 records, 1996 to 2025		Lightning, 2009-07-26, \$1,000 property; \$0 crops (2009 dollars), 1 direct death, 3 direct injuries	Lightning, 1998-06-01, \$90,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Maplewood township (5 records), Montclair township (4 records), Millburn township (3 records), Irvington township (2 records), East Orange city (1 record), Livingston township (1 record), Newark city (1 record), Verona township (1 record), West Orange township (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	29 records, 2001 to 2026 (28 zone-level)	26 kt (30 mph) to 68 kt (78 mph) (median 48 kt (55 mph)); 28 with a recorded value	68 kt (78 mph) estimated gust, High Wind, 2012-10-29; NWS zone NJZ106	High Wind, 2012-10-29, \$900,000 property; \$0 crops (zone total, 2012 dollars)	Event records naming jurisdictions in the plan: East Orange city (1 record). Zone-level records (28) apply countywide.	
Thunderstorm Wind	wind speed (kt and mph)	160 records, 1957 to 2026	43 kt (49 mph) to 70 kt (81 mph) (median 52 kt (60 mph)); 131 with a recorded value	70 kt (81 mph) estimated gust, Thunderstorm Wind, 2008-06-10; same speed and measurement basis also recorded on 2002-04-19		Event records naming jurisdictions in the plan: Newark city (14 records), Caldwell borough (9 records), Livingston township (9 records), Bloomfield township (8 records), Nutley township (8 records), Fairfield township (7 records), Belleville township (6 records), Millburn township (6 records), West Orange township (6 records), City of Orange township (3 records); and 9 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	3 records, 1973 to 2021	F/EF0 to F/EF1 (median F/EF0); 3 with a recorded value	F1 tornado, 1973-06-29, 1.5 mi path length (whole path, pre-1996), 33 yd wide, \$25,000 property; crops not recorded (1973 dollars)	Tornado, 2021-07-29, \$330,000 property; \$0 crops (2021 dollars)	Event records naming jurisdictions in the plan: Glen Ridge 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).
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	69 records, 2010 to 2026 (69 zone-level)		No damage reported in 69 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 and lightning.

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: 33 declarations covering 22 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	\$34,617,061.03	
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	\$4,926,388.89	
2020-03-25	2020-01-20	DR-4488-NJ	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$449,428,067.55	
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	\$4,929,907.91	
2016-03-14	2016-01-22	DR-4264-NJ	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$4,401,702.87	
2012-10-30	2012-10-26	DR-4086-NJ	Major disaster	Hurricane Sandy	Hurricane	\$22,310,746.95	
2012-10-28	2012-10-26	EM-3354-NJ	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded	same incident as DR-4086
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	\$5,074,984.53	
2011-08-31	2011-08-27	DR-4021-NJ	Major disaster	Hurricane Irene	Hurricane	\$5,974,532.11	
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	\$2,833,170.55	
2010-04-02	2010-03-12	DR-1897-NJ	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,109,859.33	
2007-04-26	2007-04-14	DR-1694-NJ	Major disaster	Severe Storms and Inland and Coastal Flooding	Coastal Flooding	\$1,143,791.03	
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	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	
						<i>federal share obligated, nominal dollars</i>	Notes
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	\$144,862.88	
2003-03-20	2003-02-16	EM-3181-NJ	Emergency	Snow	Winter Weather	\$1,556,596.95	
2001-09-19	2001-09-11	EM-3169-NJ	Emergency	Fires and Explosions	Non-natural, not counted	\$1,219,121.26	
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	\$3,320,739.22	
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	
1973-08-07	1973-08-07	DR-402-NJ	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1971-09-04	1971-09-04	DR-310-NJ	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded	
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	

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	2	0	0	1	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	33	0	0	0	1	0	1955 to 2026-06-30	
Heat Wave	9	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	2	0	0	0	5	0	1996 to 2026-06-30	
Ice Storm	1	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	163	1	9	15	6	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	23	1	0	1	0	0	1996 to 2026-06-30	
Strong Wind	189	7	8	23	1	0	1955 to 2026-06-30	Includes 14 High Wind and 15 Strong Wind records.
Tornado	3	0	0	0	1	0	1950 to 2026-06-30	
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	69	8	3	23	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	Flags	Why listed
2024-06-26	Thunderstorm Wind	55 kt (63 mph) estimated gust	\$0 property; \$0 crops (2024 dollars)	1, 0	WATSESSING	in the 12 months before plan approval; within last 5 years	deaths or injuries recorded
2021-09-01	Flash Flood		\$0 property; \$0 crops (2021 dollars)	2, 0	IRVINGTON		deaths or injuries recorded
2021-07-29	Tornado	EF0, 0.35 mi within this county, 50 yd wide	\$330,000 property; \$0 crops (2021 dollars)	0, 0	GLEN RIDGE		B1-c most damaging: Tornado
2020-08-04	Tropical Storm		\$0 property; \$0 crops (zone total, 2020 dollars)	0, 1	NWS zone NJZ105 (WESTERN ESSEX), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2019-07-19	Excessive Heat		damage not reported	0, 0	NWS zone NJZ105 (WESTERN ESSEX), zone-level		B1-c worst recorded: Excessive Heat, Heat
2012-10-29	High Wind	68 kt (78 mph) estimated gust	\$900,000 property; \$0 crops (zone total, 2012 dollars)	0, 0	NWS zone NJZ106 (EASTERN ESSEX), zone-level		B1-c worst recorded: High Wind and Strong Wind
2009-12-09	Hail	1.75 in	damage not reported	0, 0	CALDWELL		B1-c worst recorded: Hail
2009-07-26	Lightning		\$1,000 property; \$0 crops (2009 dollars)	1, 3	NEWARK HGTS		deaths or injuries recorded
2008-06-10	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$100,000 property; \$0 crops (2008 dollars)	0, 0	NUTLEY to BELLEVILLE		B1-c worst recorded: Thunderstorm Wind
1999-09-16	Flash Flood		\$7,300,000 property; crops not reported (1999 dollars)	0, 0	COUNTYWIDE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1998-06-01	Lightning		\$90,000 property; crops not reported (1998 dollars)	0, 0	MAPLEWOOD		B1-c most damaging: Lightning
1973-06-29	Tornado	F1, 1.5 mi path length (whole path, pre-1996), 33 yd wide	\$25,000 property; crops not recorded (1973 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" (494 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	0.568	event-days per year	about 0.568 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	10.8	2005-11-12 to 2024-11-12 (19 years)	countywide	No Storm Events cold wave record, 1996 to 2025.
Drought	2.96	event-days per year	about 2.96 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	2.42	events per year	about 2.42 per year	Highly likely	FEMA annualized frequency (modeled)	91.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	9.26	event-days per year	about 9.26 days per year	Likely	Storm Events event-days in 5 of 30 years, 1996 to 2025 (16.7%)	144	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.107	events per year	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	24	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	0.744	event-days per year	about 0.744 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	51	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	3.07	event-days per year	about 3.07 days per year	Highly likely	Storm Events event-days in 29 of 30 years, 1996 to 2025 (96.7%)	86	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0764	events per year (modeled)	about 1 in 13 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	32	days per year with a strike	about 32 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Strong Wind	6.36	events per year	about 6.36 per year	Highly likely	FEMA annualized frequency (modeled)	242	1986 to 2023 (38 years)	countywide	
Tornado	0.0473	events per year	about 1 in 21 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000228	annual probability at a location	chance a given location in the county burns in a year: 0.00228%		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	11.3	event-days per year	about 11.3 days per year	Likely	Storm Events event-days in 16 of 30 years, 1996 to 2025 (53.3%)	215	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	15	30	0.5
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	105	30	3.5
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	4	30	0.133
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	2	30	0.0667
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	21 of 211	69.5	80.5	97.9	Relatively High 3, Relatively Moderate 4, Relatively Low 10, Very Low 4, No Rating 190
Cold Wave	211 of 211	15.9	47.7	69.0	Relatively Moderate 110, Relatively Low 100, Very Low 1
Drought	4 of 211	78.2	82.4	84.4	Relatively Low 3, Very Low 1, No Rating 207
Earthquake	211 of 211	26.5	62.1	85.4	Relatively Moderate 12, Relatively Low 189, Very Low 10
Hail	211 of 211	14.6	41.2	72.3	Relatively Moderate 1, Relatively Low 142, Very Low 68
Heat Wave	211 of 211	1.9	80.2	93.6	Relatively High 69, Relatively Moderate 135, Relatively Low 6, Very Low 1
Hurricane	211 of 211	46.5	62.6	82.8	Relatively Moderate 7, Relatively Low 201, Very Low 3
Ice Storm	211 of 211	4.4	18.5	44.0	Relatively Low 9, Very Low 202
Inland Flooding	211 of 211	0.8	46.2	99.4	Very High 9, Relatively High 45, Relatively Moderate 47, Relatively Low 78, Very Low 32
Landslide	210 of 211	8.7	24.1	82.3	Relatively Low 2, Very Low 208, No Rating 1
Lightning	211 of 211	0.7	29.6	52.3	Relatively Moderate 4, Relatively Low 176, Very Low 31

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Strong Wind	211 of 211	25.4	61.3	82.1	Relatively Moderate 152, Relatively Low 59
Tornado	211 of 211	26.2	42.5	64.4	Relatively Moderate 23, Relatively Low 185, Very Low 3
Wildfire	58 of 211	18.9	26.3	58.4	Very Low 58, No Rating 153
Winter Weather	211 of 211	32.2	58.3	79.7	Relatively High 1, Relatively Moderate 181, Relatively Low 29

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
Essex County	County	Approved, expires 2030-04-27		\$45,959,551.08	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$38,380,155.69 for declarations not counted as hazard incidents (DR-4488-NJ, EM-3169-NJ, EM-3188-NJ).
Caldwell borough	Borough	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 0	\$2,669,648.76	16 total; 0 since its plan	Includes \$179,648.90 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
East Orange city	City	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 4	\$1,818,810.57	3 total; 0 since its plan	Includes \$262,677.86 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Essex Fells borough	Borough	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 2	\$674,411.66	0 total; 0 since its plan	Includes \$169,817.97 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Glen Ridge borough	Borough	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 2	\$875,362.48	4 total; 0 since its plan	
Newark city	City	Approved, expires 2030-04-27	FMA RL 0, SRL 7; any 27	\$18,300,957.58	42 total; 0 since its plan	Includes \$6,792,733.19 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
North Caldwell borough	Borough	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 5	\$992,060.63	2 total; 0 since its plan	Includes \$211,802.94 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Roseland borough	Borough	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 3	\$1,137,781.34	3 total; 0 since its plan	Includes \$128,434.75 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Belleville township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 7; any 40	\$2,384,316.24	11 total; 0 since its plan	Includes \$127,990.88 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
Bloomfield township	Township	Approved, expires 2030-04-27	FMA RL 1, SRL 4; any 36	\$3,343,711.77	15 total; 0 since its plan	Includes \$453,624.34 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Cedar Grove township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 6	\$1,034,939.87	3 total; 0 since its plan	Includes \$164,915.27 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-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
City of Orange township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 2; any 16	\$101,477.52	5 total; 0 since its plan	
Fairfield township	Township	Approved, expires 2030-04-27	FMA RL 5, SRL 107; any 280	\$2,308,410.92	11 total; 0 since its plan	Includes \$333,071.90 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Irvington township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 1; any 17	\$2,842,287.36	14 total; 0 since its plan	Includes \$592,169.40 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Livingston township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 2; any 15	\$3,145,169.34	19 total; 1 since its plan	Includes \$580,859.34 for declarations not counted as hazard incidents (DR-4048-NJ).
Maplewood township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 1; any 13	\$5,661,291.64	10 total; 1 since its plan	Includes \$156,854.82 for declarations not counted as hazard incidents (DR-4048-NJ).
Millburn township	Township	Approved, expires 2030-04-27	FMA RL 5, SRL 3; any 39	\$4,821,326.86	13 total; 0 since its plan	Includes \$727,615.28 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Montclair township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 3; any 29	\$3,688,846.94	15 total; 0 since its plan	Includes \$519,870.66 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Nutley township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 8; any 26	\$4,670,452.62	16 total; 0 since its plan	Includes \$416,911.98 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
South Orange Village township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 5	\$7,742,211.71	0 total; 0 since its plan	Includes \$258,314.88 for declarations not counted as hazard incidents (DR-4048-NJ).
Verona township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 1; any 9	\$2,110,016.41	3 total; 0 since its plan	Includes \$673,538.44 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
West Caldwell township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 1; any 4	\$2,442,644.88	7 total; 0 since its plan	Includes \$334,262.56 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
West Orange township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 13	\$4,123,028.18	14 total; 1 since its plan	Includes \$601,603.96 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).

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 2025-04-28 <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	\$11,304,904,046	n/a	35,501	\$532,436	n/a	\$23,086	0.00471%				
Cold Wave	\$143,681,268,473	\$1,493,505	863,448	\$603	\$11	\$8,719,441	under 0.0001%				
Drought	n/a	\$1,386,068	n/a	n/a	\$9,902	n/a	0.714% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$249,589,613,832	n/a	863,728	\$9,270,155	n/a	\$2,806,141	0.00371%				
Hail	\$143,681,268,473	\$1,493,505	863,448	\$953,532	\$391	\$26,720	0.000664%				
Heat Wave	\$143,681,268,473	\$1,493,505	863,448	\$61	\$315	\$19,448,161	under 0.0001%				
Hurricane	\$143,645,361,438	\$1,493,505	863,145	\$7,405,977	\$6,715	\$312,135	0.00516%				
Ice Storm	\$143,410,799,336	n/a	861,183	\$104,354	n/a	\$160,289	under 0.0001%				
Inland Flooding	\$143,583,238,033	\$204,328	22,273	\$145,387,240	\$4,634	\$3,951,264	n/a (see note)	\$0			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$2,432,961,114	n/a	11,781	\$939	n/a	\$49	under 0.0001%				
Lightning	\$143,681,268,473	n/a	863,448	\$13,350	n/a	\$981,860	under 0.0001%	\$10,000			
Strong Wind	\$143,681,268,473	\$1,493,505	863,448	\$436,439	\$62	\$4,337,359	0.000304%	\$13,000	\$0		
Tornado	\$143,681,268,473	\$1,493,505	863,448	\$3,711,345	\$12	\$4,761,254	0.00258%				
Wildfire	\$1,169,668,786	\$6,311	8,908	\$2,072	under \$1	\$302	0.000177%				
Winter Weather	\$143,681,268,473	\$1,493,505	863,448	\$85,645	\$1	\$611,624	under 0.0001%		\$0		

Totals since 2025-04-28 (Storm Events through 2026-06-30): 7 county-coded records, 7 with a damage value recorded (including \$0), \$23,000; 10 zone-level records, 9 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	863,448
Building value (total, not at risk)	\$143,681,268,473
Agriculture value (total, not at risk)	\$1,493,505
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$167,926,190
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)	\$46,139,684
Social vulnerability rating	Very High
Community resilience rating	Relatively Low
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	11	Severe repetitive loss, FMA definition (44 CFR 77.2)	147
Repetitive loss, NFIP insurance definition	584	Severe repetitive loss, NFIP insurance definition	140

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

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	11	147	584	140	591	2	289
of which: Belleville township	0	7	40	7	40	0	16
of which: Bloomfield township	1	4	35	3	36	0	21
of which: Cedar Grove township	0	0	6	0	6	0	4
of which: East Orange city	0	0	4	0	4	0	1

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: Glen Ridge borough	0	0	2	0	2	0	1
of which: Irvington town	0	1	17	1	17	0	7
of which: Livingston township	0	2	14	1	15	0	9
of which: Maplewood township	0	1	13	1	13	0	3
of which: Millburn township	5	3	37	3	39	0	19
of which: Montclair township	0	3	29	3	29	0	14
of which: Newark city	0	7	27	6	27	0	13
of which: North Caldwell borough	0	0	5	0	5	0	2
of which: Nutley township	0	8	26	8	26	0	8
of which: Orange Township city	0	2	16	2	16	0	4
of which: Roseland borough	0	0	3	0	3	0	2
of which: South Orange Village township	0	0	5	0	5	0	1
of which: Verona township	0	1	9	1	9	0	7
of which: West Caldwell township	0	1	4	1	4	0	3
of which: West Orange township	0	0	13	0	13	0	4
of which: Essex Fells borough	0	0	2	0	2	0	1
of which: Fairfield township	5	107	277	103	280	2	149
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>
Caldwell borough	340584	0	0	0	0	0	0	0
East Orange city	340181	0	0	4	0	4	0	1
Essex Fells borough	340575	0	0	2	0	2	0	1
Glen Ridge borough	340183	0	0	2	0	2	0	1
Newark city	340189	0	7	27	6	27	0	13
North Caldwell borough	340190	0	0	5	0	5	0	2
Roseland borough	340193	0	0	3	0	3	0	2
Belleville township	340177	0	7	40	7	40	0	16
Bloomfield township	340178	1	4	35	3	36	0	21
Cedar Grove township	340180	0	0	6	0	6	0	4
City of Orange township	340192	0	2	16	2	16	0	4
Fairfield township	345295	5	107	277	103	280	2	149

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>
Irvington township	340184	0	1	17	1	17	0	7
Livingston township	340185	0	2	14	1	15	0	9
Maplewood township	340186	0	1	13	1	13	0	3
Millburn township	340187	5	3	37	3	39	0	19
Montclair township	340188	0	3	29	3	29	0	14
Nutley township	340191	0	8	26	8	26	0	8
South Orange Village township	340194	0	0	5	0	5	0	1
Verona township	340195	0	1	9	1	9	0	7
West Caldwell township	340196	0	1	4	1	4	0	3
West Orange township	340197	0	0	13	0	13	0	4

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	10	99	412	96	417	2	216
2 to 4 unit residential	0	10	66	9	67	0	35
other residential	0	4	9	4	9	0	3
non-residential	1	34	97	31	98	0	35
not reported	0	0	0	0	0	0	0

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

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

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

In this county 2 properties are FMA repetitive loss but not NFIP repetitive loss, and 575 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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

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

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment (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). Essex County, NJ: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 34013). Automated baseline. <https://hazardplain.org/nj/34013/> 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