

Sussex County, NJ

Risk-assessment baseline packet

Unit **County area 34037** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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A starting point for the plan's risk assessment (FEMA Local Mitigation Plan Review Tool, Element B). It does not replace local data or FEMA review. Section headings say which FEMA review item each table supports; whether an item is satisfied is decided by the plan and its reviewers.

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Plan clock

Status	Approved, expires 2030-05-12	Plan	Sussex County 2025 (FEMA plan 110673)
Approved	2025-05-13	Expires	2030-05-12
As of	2026-09-28	Days	1,322 days to expiry

What changed since your last plan (approved 2025-05-13)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	29 (data through 2026-06-30)
Repetitive loss now	FMA RL 0, SRL 0 (44 CFR 77.2); any definition: 16	Repeat-flood change	First release: no prior release to compare.

SOURCES: FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API); FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API); NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>; FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

Plan status for every jurisdiction listed in this county: 25 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

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

CONTENTS

1. Plan clock, page 1
2. What changed since your last plan (approved 2025-05-13), page 1
3. Supports B1-a: hazards, page 3
4. Supports B1-b: location, page 5
5. Supports B1-c: extent, page 6
6. Supports B1-d: previous occurrences, page 9
7. Supports B1-e: probability, page 14
8. Supports B1-f: variation across the planning area, page 17
9. Supports B2-a and B2-b: assets and impacts, page 20
10. Supports B2-a: context, page 21
11. Supports B2-c: repetitive loss, page 22
12. Sources and OpenFEMA disclaimer, page 24

Plan clock**Plan status for every jurisdiction listed in this county**

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Update underway	Notes
Sussex County	County	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-09-17
Andover borough	Borough	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-07-07
Branchville borough	Borough	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		
Franklin borough	Borough	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-09-29
Hamburg borough	Borough	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-06-04
Hopatcong borough	Borough	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-09-29
Newton town	Town	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-09-19
Ogdensburg borough	Borough	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-05-19
Stanhope borough	Borough	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-06-06
Sussex borough	Borough	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-07-10
Andover township	Township	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-06-04
Byram township	Township	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-06-02
Frankford township	Township	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-05-19
Fredon township	Township	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-07-10
Green township	Township	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-06-04

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Hampton township	Township	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-06-02
Hardyston township	Township	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-09-08
Lafayette township	Township	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-06-04
Montague township	Township	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-05-19
Sandyston township	Township	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-06-02
Sparta township	Township	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-07-25
Stillwater township	Township	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-06-02
Vernon township	Township	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-06-04
Walpack township	Township	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		member approved 2025-07-07
Wantage township	Township	Approved, expires 2030-05-12	Sussex County 2025 (FEMA plan 110673)	2025-05-13	2030-05-12	1,322		

SOURCE

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B1-a: hazards

Hazards NRI does not cover: check locally

- 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)

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
1	Inland Flooding	Relatively Moderate	Relatively Moderate	\$27,210,948	\$30,466	\$54,024	\$27,295,438	53		
2	Cold Wave	Relatively High	Relatively High	\$312	\$3,711	\$15,853,257	\$15,857,280	38		Includes 2 Frost/Freeze records, event types the NRI definition of this hazard leaves out.

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
3	Strong Wind	Very High	Very High	\$6,775,893	\$317	\$2,311,043	\$9,087,253	413		Includes 46 High Wind records and 95 Strong Wind records, event types the NRI definition of this hazard leaves out.
4	Tornado	Relatively Low	Relatively Low	\$865,161	\$161	\$731,524	\$1,596,846	2		
5	Earthquake	Relatively Low	Relatively Low	\$1,142,967		\$199,199	\$1,342,167			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
6	Hurricane	Relatively Low	Relatively Low	\$984,807	\$50,569	\$35,002	\$1,070,377	2		
7	Heat Wave	Relatively Low	Relatively Low	under \$1	\$2,167	\$889,219	\$891,386	52		
8	Lightning	Relatively Moderate	Relatively Moderate	\$47,377		\$636,071	\$683,448	26		
9	Winter Weather	Relatively Moderate	Relatively High	\$65,923	\$11	\$241,418	\$307,353	410		Includes 5 Sleet records, event types the NRI definition of this hazard leaves out.
10	Drought	Relatively Low	Relatively Low		\$237,467		\$237,467	39		
11	Ice Storm	Relatively Low	Relatively Moderate	\$83,975		\$73,133	\$157,108	10		
12	Landslide	Relatively Low	Relatively Low	\$47,036		\$10,631	\$57,668	0		Declared 1 time; no Storm Events record of this type. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
13	Hail	Very Low	Very Low	\$21,902	\$9,886	\$6,369	\$38,157	45		
14	Wildfire	Very Low	Very Low	\$27,512	\$9	\$5,670	\$33,192	12		
15	Avalanche	Very Low	Very Low	\$0		\$175	\$175	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Coastal Flooding	Not Applicable	Not Applicable					0		Declared 1 time; no Storm Events record of this type.
	Tsunami	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Check your state hazard mitigation plan's hazard list for this county; explain any hazard you drop.

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	6 of 42
Coastal Flooding	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 42
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	42 of 42
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	24 of 42
Earthquake	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	42 of 42
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	42 of 42
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	42 of 42
Hurricane	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	42 of 42
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	42 of 42
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.	42 of 42
Landslide	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	42 of 42
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	42 of 42
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	42 of 42
Tornado	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	42 of 42
Tsunami	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 42
Volcanic Activity	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 42
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	42 of 42
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	42 of 42

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B1-c: extent

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

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Avalanche	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Coastal Flood, Storm Surge/ Tide	none in data (FIRM for depth)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	36, 1996 to 2023 (36 zone-level)	1 day to 16 days (median 2 days); 30 with a recorded value	16 consecutive days, 2003-01-14 to 2003-01-29, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required. Cold/ Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	2, 2007 to 2007 (2 zone-level)		No crop damage reported in 2 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	39, 1997 to 2015 (39 zone-level)	1 day to 392 days (median 10.5 days); 16 with a recorded value	392 days (about 12.9 months), 2001-10-30 to 2002-11-25, a run of 14 consecutive Storm Events drought records, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	52, 1975 to 2023	0.5 in to 1.75 in (median 1 in); 52 with a recorded value	1.75 in hail, 2006-05-26; same size also recorded on 1975-05-13, 1985-06-24, 1987-07-19, 1997-07-09, 1998-05-06, 2005-06-22	Hail, 2004-06-01, property not reported; \$1,000 crops (2004 dollars)	Event records naming member places: Montague township (8 records), Sussex borough (4 records), Newton town (3 records), Sparta township (3 records), Andover borough (2 records), Andover township (2 records), Branchville borough (2 records), Vernon township (2 records), Franklin borough (1 record), Hamburg borough (1 record); and 2 more member places (see the XLSX file).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Excessive Heat, Heat	heat index (narratives)	52, 1996 to 2025 (52 zone-level)	1 day to 10 days (median 3 days); 30 with a recorded value	10 consecutive days, 2002-08-11 to 2002-08-20, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required. Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	2, 2011 to 2020 (2 zone-level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2011-08-27 to 2011-08-28, \$250,000 property; \$0 crops, reported for the zone (2011 dollars); NWS zone NJZ001 (SUSSEX), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	10, 1998 to 2008 (10 zone-level)		Ice Storm, 2008-12-10, \$1,000,000 property; \$0 crops, reported for the zone (2008 dollars); NWS zone NJZ001 (SUSSEX), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	53, 1996 to 2023 (7 zone-level)		Flash Flood, 2000-08-12, \$166,500,000 property; crops not reported (2000 dollars)		Event records naming member places: Montague township (5 records), Newton town (4 records), Stanhope borough (2 records), Branchville borough (1 record), Hopatcong borough (1 record), Ogdensburg borough (1 record), Stillwater township (1 record), Vernon township (1 record). Zone-level records (7) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	26, 1996 to 2025		Lightning, 2025-07-08, damage not reported, 1 direct death	Lightning, 2010-10-11, \$100,000 property; \$0 crops (2010 dollars)	Event records naming member places: Newton town (3 records), Sparta township (2 records), Vernon township (2 records), Andover borough (1 record), Andover township (1 record), Fredon township (1 record), Hopatcong borough (1 record), Stillwater township (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	141, 1996 to 2026 (141 zone-level)	35 kt (40 mph) to 69 kt (79 mph) (median 45 kt (52 mph)); 117 with a recorded value	69 kt (79 mph) measured gust, High Wind, 2012-10-29; NWS zone NJZ001 (SUSSEX), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	310, 1974 to 2026	35 kt (40 mph) to 78 kt (90 mph) (median 50 kt (58 mph)); 263 with a recorded value	78 kt (90 mph) estimated gust, Thunderstorm Wind, 2011-07-29	Thunderstorm Wind, 1998-05-31, \$650,000 property; crops not reported (1998 dollars)	Event records naming member places: Vernon township (19 records), Newton town (13 records), Sparta township (13 records), Fredon township (12 records), Montague township (12 records), Branchville borough (11 records), Hopatcong borough (11 records), Sussex borough (11 records), Andover borough (9 records), Andover township (9 records); and 8 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	4, 1989 to 2019	F/EF0 to F/EF2 (median between F/EF0 and F/EF1); 4 with a recorded value	EF2 tornado, 2009-07-29, 6.56 mi within this county, 100 yd wide, \$800,000 property; \$200,000 crops (2009 dollars)		Event records naming member places: Stanhope borough (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Wildfire	acres burned (local data)	12, 2001 to 2015 (8 zone- level)		Wildfire, 2015-05-12, \$200,000 property; \$0 crops, reported for the zone (2015 dollars); NWS zone NJZ001 (SUSSEX), zone-level: may include parts of neighboring counties		Event records naming member places: Vernon township (1 record). Zone-level records (8) apply countywide.	Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	410, 1996 to 2026 (410 zone-level)		Heavy Snow, 2005-01-22, \$1,000,000 property; crops not reported, reported for the zone (2005 dollars); NWS zone NJZ001 (SUSSEX), zone- level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

Where a hazard names more than 10 member places, the table lists the 10 with the most records; every place is in the XLSX file, sheet "B1-c Extent".

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

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

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Supports B1-d: previous occurrences

Declaration rows28Counted incidents19

Federal disaster declarations for this county

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2021-09-05	2021-09-01	DR-4614-NJ	Major disaster	REMNANTS OF HURRICANE IDA	Hurricane	none found		
2021-09-02	2021-09-01	EM-3573-NJ	Emergency	REMNANTS OF HURRICANE IDA	Hurricane	none found		same incident as DR-4614
2021-04-28	2021-01-31	DR-4597-NJ	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$1,768,957.85		
2020-12-11	2020-08-04	DR-4574-NJ	Major disaster	TROPICAL STORM ISAIAS	Hurricane	\$854,502.72		
2020-03-25	2020-01-20	DR-4488-NJ	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$3,010,622.73		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>		Flags	Notes
2020-03-13	2020-01-20	EM-3451-NJ	Emergency	COVID-19	Non-natural, not counted		none found		same incident as DR-4488
2012-10-30	2012-10-26	DR-4086-NJ	Major disaster	HURRICANE SANDY	Hurricane		\$3,399,441.22		
2012-10-28	2012-10-26	EM-3354-NJ	Emergency	HURRICANE SANDY	Hurricane		none found		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		\$846,769.53		
2011-10-14	2011-09-28	DR-4039-NJ	Major disaster	REMNANTS OF TROPICAL STORM LEE	Hurricane		\$873,110.80		
2011-08-31	2011-08-27	DR-4021-NJ	Major disaster	HURRICANE IRENE	Hurricane		\$3,477,090.14		
2011-08-27	2011-08-26	EM-3332-NJ	Emergency	HURRICANE IRENE	Hurricane		none found		same incident as DR-4021
2007-04-26	2007-04-14	DR-1694-NJ	Major disaster	SEVERE STORMS AND INLAND AND COASTAL FLOODING	Coastal Flooding		\$344,779		
2006-07-07	2006-06-23	DR-1653-NJ	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding		\$10,087.89		
2005-09-19	2005-08-29	EM-3257-NJ	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted		none found		
2005-04-19	2005-04-01	DR-1588-NJ	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	PA not declared for this county			
2004-10-01	2004-09-18	DR-1563-NJ	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding		\$137,144.47		
2003-03-20	2003-02-16	EM-3181-NJ	Emergency	SNOW	Winter Weather		\$798,497.18		
2001-09-19	2001-09-11	EM-3169-NJ	Emergency	FIRES AND EXPLOSIONS	Non-natural, not counted		\$84,700.94		
2000-11-01	2000-05-30	EM-3156-NJ	Emergency	WEST NILE VIRUS	Non-natural, not counted		none found		
2000-08-17	2000-08-12	DR-1337-NJ	Major disaster	SEVERE STORMS, FLOODING AND MUDSLIDES	Inland Flooding; Landslide		\$3,836,812.82		
1999-09-17	1999-09-16	EM-3148-NJ	Emergency	HURRICANE FLOYD EMERGENCY DECLARATIONS	Hurricane		\$158,925.83		
1996-01-13	1996-01-07	DR-1088-NJ	Major disaster	BLIZZARD OF 96 (SEVERE SNOW STORM)	Winter Weather		none found		
1993-03-17	1993-03-13	EM-3106-NJ	Emergency	SEVERE BLIZZARD	Winter Weather		none found		
1980-10-19	1980-10-19	EM-3083-NJ	Emergency	WATER SHORTAGE	Drought		none found		
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		none found		
1971-09-04	1971-09-04	DR-310-NJ	Major disaster	HEAVY RAINS & FLOODING	Inland Flooding		none found		
1965-08-18	1965-08-18	DR-205-NJ	Major disaster	WATER SHORTAGE	Drought		none found		

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

SOURCES

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
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. Listed on every county page in the state; not counted with county rows.

SOURCE

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

Public Assistance not placed in a county in this state: 1 row, \$23,724.37

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated <i>federal share obligated, nominal dollars</i>	Why not placed
4021	2011-08-31	SOUTH PLAINFIELD PUBLIC LIBRARY	Monroe County	\$23,724.37	county field is a county of another state and the applicant name does not identify a place in the declaring state

FEMA's Public Assistance summaries file these applicants under a county field that is not a county of this state (an Alaska school area, the former Valdez-Cordova Census Area, or another state's county), and the applicant name does not identify one place here. They are listed for the whole state and are not in any county total. Check whether any of them worked in your county.

SOURCE

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Cold Wave	38	0	0	2	0	0	1996 to 2026-06-30	Includes 2 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
Drought	39	0	0	0	2	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	52	0	0	2	1	0	1955 to 2026-06-30	
Heat Wave	52	1	0	1	0	0	1996 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Hurricane	2	0	0	0	6	0	1996 to 2026-06-30	
Ice Storm	10	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	53	0	0	2	6	0	1996 to 2026-06-30	
Landslide	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Lightning	26	1	0	1	0	0	1996 to 2026-06-30	
Strong Wind	451	16	29	64	1	0	1955 to 2026-06-30	Includes 46 High Wind records and 95 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	4	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
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	12	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	410	11	10	50	4	0	1996 to 2026-06-30	Includes 5 Sleet records, event types the NRI definition of this hazard leaves out.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2025-07-08	Lightning		damage not reported	1, 0	HARDYSTONVILLE	new since last plan; within last 5 years	deaths or injuries recorded
2018-03-02	High Wind	50 kt (58 mph) estimated gust	damage not reported	1, 0	NWS zone NJZ001 (SUSSEX), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2012-10-29	High Wind	69 kt (79 mph) measured gust	\$100,000,000 property; \$0 crops, reported for the zone (2012 dollars)	0, 0	NWS zone NJZ001 (SUSSEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2011-08-27	Tropical Storm		\$250,000 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone NJZ001 (SUSSEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2011-07-29	Thunderstorm Wind	78 kt (90 mph) estimated gust	\$100,000 property; \$0 crops (2011 dollars)	0, 0	INDEPENDENCE CORNER to VERNON		B1-c worst recorded: Thunderstorm Wind
2009-07-29	Tornado	EF2, 6.56 mi within this county, 100 yd wide	\$800,000 property; \$200,000 crops (2009 dollars)	0, 0	LIBERTYVILLE to OWENS		B1-c worst recorded: Tornado
2005-01-28	Cold/Wind Chill		damage not reported	2, 0	NWS zone NJZ001 (SUSSEX), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2005-01-22	Heavy Snow		\$1,000,000 property; crops not reported, reported for the zone (2005 dollars)	0, 0	NWS zone NJZ001 (SUSSEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2003-01-14	Cold/Wind Chill		damage not reported	0, 0	NWS zone NJZ001 (SUSSEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2002-08-11	Heat		damage not reported	0, 0	NWS zone NJZ001 (SUSSEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2001-10-30	Drought		damage not reported	0, 0	NWS zone NJZ001 (SUSSEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: Drought
2000-08-12	Flash Flood		\$166,500,000 property; crops not reported (2000 dollars)	0, 0	SOUTHEAST PORTION		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,149 rows).

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records are placed with NWS zone-county files, which exist from 2020 on; an earlier record is placed by its zone number in the nearest later file only when its zone name matches that file, records from zones NWS renumbered are placed by name or left out, and a record whose zone is in no known file is left out of every count, so counts before 2020 can be low. Some current zones are also missing from the NWS files, so recent counts can be low too.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
 NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
 FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

State-declared emergencies are not in federal data. Add them from your state emergency management agency.

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

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
Avalanche	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Coastal Flooding		events per year at a location (modeled)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Cold Wave	1.47	event-days per year	about 1.47 days per year	Likely	event-days in 16 of 30 years, 1996 to 2025 (53.3%)	28	2005-11-12 to 2024-11-12 (19 years)	countywide	Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	1.83	event-days per year	about 1.83 days per year	Likely	event-days in 9 of 30 years, 1996 to 2025 (30%)	105	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 1.83 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 9 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Earthquake	0.0014	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.14%			not shown	modeled	see B1-f	Descriptor not assigned: the NRI value is the chance at a location in the county, not how often the hazard affects the county, and Storm Events does not record earthquakes.
Hail	2.45	events per year	about 2.45 per year	Highly likely	FEMA annualized frequency (modeled)	93.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4	event-days per year	about 4 days per year	Likely	event-days in 18 of 30 years, 1996 to 2025 (60%)	61	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.0633	events per year	about 1 in 16 years	Possible	FEMA annualized frequency (modeled)	16	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.

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
Ice Storm	0.98	event-days per year	about 0.98 days per year	Likely	event-days in 7 of 30 years, 1996 to 2025 (23.3%)	66	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.71	event-days per year	about 1.71 days per year	Likely	event-days in 21 of 30 years, 1996 to 2025 (70%)	48	1996 to 2023 (28 years)	see B1-f	
Landslide	0.753	events per year (modeled)	about 0.75 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	31.1	days per year with a strike	about 31.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	5.1	events per year	about 5.1 per year	Highly likely	FEMA annualized frequency (modeled)	195	1986 to 2023 (38 years)	countywide	
Tornado	0.188	events per year	about 1 in 5 years	Likely	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)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.000388	annual probability at a location	chance a given location in the county burns in a year: 0.0388%	Likely	Storm Events records in 7 of 30 years, 1996 to 2025 (23.3%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county.
Winter Weather	16.2	event-days per year	about 16.2 days per year	Highly likely	event-days in 30 of 30 years, 1996 to 2025 (100%)	308	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado, hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location

burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Descriptor scale used in this packet (defined per unit)

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Intensity bands: historical frequency (Storm Events)

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	22	30	0.733
Hail	2.00 in+	1996 to 2025	0	30	0
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	257	30	8.57
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	12	30	0.4
Tornado	EF0-1	1996 to 2025	1	30	0.0333
Tornado	EF2-3	1996 to 2025	1	30	0.0333
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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.

SOURCE

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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.

Supports B1-f: variation across the planning area

Range of census tract risk within the county

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Avalanche	6 of 42	17.0	18.6	22.3	Very Low 6, Not Applicable 36	
Coastal Flooding	0 of 42				Not Applicable 42	
Cold Wave	42 of 42	74.1	87.8	97.5	Very High 2, Relatively High 39, Relatively Moderate 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	24 of 42	70.4	82.1	93.8	Relatively Moderate 1, Relatively Low 18, Very Low 5, No Rating 18	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range above mostly reflects where crop and livestock value is, not where buildings and people are. Confirm locally.
Earthquake	42 of 42	27.0	42.9	65.9	Relatively Low 24, Very Low 18	
Hail	42 of 42	5.5	15.5	28.8	Very Low 42	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Heat Wave	42 of 42	9.3	21.2	49.9	Relatively Low 29, Very Low 13	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	42 of 42	50.2	55.6	70.0	Relatively Low 40, Very Low 2	
Ice Storm	42 of 42	10.8	28.9	64.1	Relatively Low 18, Very Low 24	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	42 of 42	3.6	35.9	83.8	Relatively High 1, Relatively Moderate 13, Relatively Low 21, Very Low 7	
Landslide	42 of 42	65.0	91.2	97.2	Relatively Moderate 2, Relatively Low 33, Very Low 7	
Lightning	42 of 42	31.9	49.8	80.6	Relatively High 1, Relatively Moderate 21, Relatively Low 20	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	42 of 42	84.5	94.8	99.4	Very High 13, Relatively High 29	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Tornado	42 of 42	25.0	34.8	51.5	Relatively Low 39, Very Low 3	
Tsunami	0 of 42				Not Applicable 42	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Volcanic Activity	0 of 42				Not Applicable 42	
Wildfire	42 of 42	19.7	55.1	75.4	Relatively Low 8, Very Low 34	
Winter Weather	42 of 42	49.4	66.9	86.4	Relatively High 5, Relatively Moderate 37	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.

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.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Per-member block (Starter, confirm locally)

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat- flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Sussex County	County	Approved, expires 2030-05-12		\$7,124,017.08	0; 0	No NFIP community ID on this member's plan row. Includes \$1,622,231.81 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3169-NJ).
Andover borough	Borough	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 0	\$22,882.65	12; 0	Includes \$16,501.14 for declarations not counted as hazard incidents (DR-4048-NJ).
Branchville borough	Borough	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 2	\$242,994.13	14; 0	Includes \$2,901.59 for declarations not counted as hazard incidents (DR-4048-NJ).
Franklin borough	Borough	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 1	\$262,353.16	3; 0	Includes \$32,206.26 for declarations not counted as hazard incidents (DR-4048-NJ).
Hamburg borough	Borough	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 0	\$910,956.89	7; 0	Includes \$554,020.36 for declarations not counted as hazard incidents (DR-4488-NJ).
Hopatcong borough	Borough	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 1	\$467,561.64	14; 0	Includes \$20,121.52 for declarations not counted as hazard incidents (DR-4048-NJ).
Newton town	Town	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 0	\$1,852,373.60	23; 1	Includes \$50,602.78 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Ogdensburg borough	Borough	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 1	\$230,473.79	5; 0	Includes \$19,432.68 for declarations not counted as hazard incidents (DR-4048-NJ).
Stanhope borough	Borough	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 0	\$215,016.54	8; 0	Includes \$38,782.19 for declarations not counted as hazard incidents (DR-4048-NJ).
Sussex borough	Borough	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 1	\$164,823.09	15; 1	
Andover township	Township	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 0	\$383,879.39	12; 0	Includes \$47,658.82 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Byram township	Township	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 3	\$304,263.14	1; 0	Includes \$54,244.61 for declarations not counted as hazard incidents (DR-4048-NJ).
Frankford township	Township	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 0	\$164,324.18	0; 0	Includes \$22,466.74 for declarations not counted as hazard incidents (DR-4048-NJ).
Fredon township	Township	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 0	\$167,812.81	13; 0	Includes \$43,990.70 for declarations not counted as hazard incidents (DR-4048-NJ).
Green township	Township	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 0	\$154,068.72	0; 0	Includes \$24,440.57 for declarations not counted as hazard incidents (DR-4048-NJ).
Hampton township	Township	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 0	\$135,541.17	0; 0	Includes \$26,347.53 for declarations not counted as hazard incidents (DR-4048-NJ).
Hardyston township	Township	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 0	\$310,699.87	0; 0	Includes \$45,702.58 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Lafayette township	Township	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 1	\$204,807.45	4; 0	Includes \$30,530.83 for declarations not counted as hazard incidents (DR-4048-NJ).
Montague township	Township	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 3	\$182,999.17	25; 0	
Sandyston township	Township	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 1	\$170,954.49	0; 0	Includes \$4,553.81 for declarations not counted as hazard incidents (DR-4048-NJ).
Sparta township	Township	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 0	\$1,651,516.82	18; 0	Includes \$287,101.84 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Stillwater township	Township	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 0	\$132,279.41	7; 0	Includes \$8,332.58 for declarations not counted as hazard incidents (DR-4048-NJ).
Vernon township	Township	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 2	\$680,479.34	25; 0	Includes \$51,425.69 for declarations not counted as hazard incidents (DR-4048-NJ).
Walpack township	Township	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 0	none found	0; 0	
Wantage township	Township	Approved, expires 2030-05-12	FMA RL 0, SRL 0; any 0	\$471,006.88	1; 0	Includes \$32,745.50 for declarations not counted as hazard incidents (DR-4048-NJ).

Member 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 member row, while the county table counts only its part in this county.

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

SOURCES

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

Supports B2-a and B2-b: assets and impacts

Local data required

County-level starter. The plan must describe impacts for each participant and its own assets.

- Critical facilities and lifelines per hazard
- A problem statement per participant 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

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-05-13 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche	\$0		under 1	\$0		\$175					building exposure is 0 in NRI
Coastal Flooding											Not Applicable in NRI for this county
Cold Wave	\$34,893,374,528	\$23,463,631	144,119	\$312	\$3,711	\$15,853,257	under 0.0001%				
Drought		\$7,945,223			\$237,467		2.99% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$58,277,851,630		144,221	\$1,142,967		\$199,199	0.00196%				
Hail	\$34,893,374,528	\$23,463,631	144,119	\$21,902	\$9,886	\$6,369	under 0.0001%				
Heat Wave	\$34,893,374,528	\$23,463,631	144,119	under \$1	\$2,167	\$889,219	under 0.0001%				
Hurricane	\$34,887,239,162	\$23,463,631	144,075	\$984,807	\$50,569	\$35,002	0.00282%				
Ice Storm	\$34,866,414,474		143,965	\$83,975		\$73,133	0.000241%				
Inland Flooding	\$34,745,024,801	\$2,943,809	1,612	\$27,210,948	\$30,466	\$54,024	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. EAL as % of exposure: n/a.
Landslide	\$3,078,689,982		13,704	\$47,036		\$10,631	0.00153%				
Lightning	\$34,893,374,528		144,119	\$47,377		\$636,071	0.000136%				
Strong Wind	\$34,893,374,528	\$23,463,631	144,119	\$6,775,893	\$317	\$2,311,043	0.0194%	\$0			
Tornado	\$34,893,374,528	\$23,463,631	144,119	\$865,161	\$161	\$731,524	0.00248%				
Tsunami											Not Applicable in NRI for this county

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>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-05-13 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$1,250,374,376	\$3,268,834	11,133	\$27,512	\$9	\$5,670	0.0022%				
Winter Weather	\$34,893,374,528	\$23,463,631	144,119	\$65,923	\$11	\$241,418	0.000189%		\$0		

Totals since 2025-05-13 (Storm Events through 2026-06-30): 15 county-coded records, 1 with a damage value recorded (including \$0), \$0; 14 zone-level records, 11 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (0 declarations, 0 with PA).

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

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 must not be added up; the unit total counts each declaration once.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Supports B2-a: context

County context

Measure	Value
Population	144,119
Building value (total, not at risk)	\$34,893,374,528
Agriculture value (total, not at risk)	\$23,463,631
NRI risk rating (all hazards)	Relatively Low
Expected annual loss, buildings and agriculture, all hazards	\$37,608,578
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)	\$21,046,736
Social vulnerability rating	Very Low
Community resilience rating	Very High
NRI version	December 2025

FEMA's all-hazard expected annual loss total adds buildings, agriculture and population equivalence; the two parts are shown separately so the property figure is not read as including the statistical value of life.

SOURCE

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, 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)

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	16	Severe repetitive loss, NFIP insurance definition	0

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties: county and state-level rows

Scope	RL, FMA properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties
County total	0	0	16	0	16	0	2
BRANCHVILLE, BOROUGH OF	0	0	2	0	2	0	0
FRANKLIN, BOROUGH OF	0	0	1	0	1	0	1
HOPATCONG, BOROUGH OF	0	0	1	0	1	0	0
OGDENSBURG, BOROUGH OF	0	0	1	0	1	0	0
SANDYSTON, TOWNSHIP OF	0	0	1	0	1	0	0
SUSSEX, BOROUGH OF	0	0	1	0	1	0	0
LAFAYETTE, TOWNSHIP OF	0	0	1	0	1	0	0
BYRAM, TOWNSHIP OF	0	0	3	0	3	0	1
MONTAGUE, TOWNSHIP OF	0	0	3	0	3	0	0
VERNON, TOWNSHIP OF	0	0	2	0	2	0	0
State level, not in this county: county not reported	0	1	5	0	6	1	0

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Repeat-flood properties by plan member (NFIP community)

Member	NFIP community ID	RL, FMA properties	SRL, FMA properties	RL, NFIP properties	SRL, NFIP properties	Any category properties	Mitigated properties	Currently insured properties	Note
Andover borough	340542	0	0	0	0	0	0	0	
Branchville borough	340448	0	0	2	0	2	0	0	
Franklin borough	340449	0	0	1	0	1	0	1	
Hamburg borough	340450	0	0	0	0	0	0	0	
Hopatcong borough	340452	0	0	1	0	1	0	0	

Member	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>	Note
Newton town	340453	0	0	0	0	0	0	0	
Ogdensburg borough	340454	0	0	1	0	1	0	0	
Stanhope borough	340456	0	0	0	0	0	0	0	
Sussex borough	340457	0	0	1	0	1	0	0	
Andover township	340527	0	0	0	0	0	0	0	
Byram township	340557	0	0	3	0	3	0	1	
Frankford township	340526	0	0	0	0	0	0	0	
Fredon township	340558	0	0	0	0	0	0	0	
Green township	340529	0	0	0	0	0	0	0	
Hampton township	340531	0	0	0	0	0	0	0	
Hardyston township	340451	0	0	0	0	0	0	0	
Lafayette township	340532	0	0	1	0	1	0	0	
Montague township	340559	0	0	3	0	3	0	0	
Sandyston township	340455	0	0	1	0	1	0	0	
Sparta township	340535	0	0	0	0	0	0	0	
Stillwater township	340560	0	0	0	0	0	0	0	
Vernon township	340561	0	0	2	0	2	0	0	
Walpack township	340458	0	0	0	0	0	0	0	
Wantage township	340562	0	0	0	0	0	0	0	

Per-member types: XLSX sheet 'B2-c Members'.

Member 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 member row, while the county table counts only its part in this county.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

County repeat-flood properties by occupancy group

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	0	0	14	0	14	0	2
2 to 4 unit residential	0	0	1	0	1	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	1	0	1	0	0
not reported	0	0	0	0	0	0	0

Institutional properties cannot be separated in this data: FEMA's occupancy groups have no institutional class, so they fall in non-residential or other residential in the table by occupancy group.

SOURCES

FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

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; OpenFEMA's fmaRI field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRI) is 2 or more claims over \$1,000 in 10 years and can drop to false when a property is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured.

Your state NFIP coordinator's list may use the NFIP insurance definition, so its counts can be higher.

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

Counts may differ from your state NFIP coordinator's list, which is the source the Handbook names.

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 16 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <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 2026-09-28, 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 2026-09-28, <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 2026-09-28, <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 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/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

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Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_NJ_34037. Preview: automated baseline.