

Bergen County, NJ

Risk-assessment baseline packet

Unit **County area 34003** Release **2026-10** As of **2026-09-28** 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.

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 2031-05-10	Plan	Bergen County 2026 (FEMA plan 109916)
Approved	2026-05-11	Expires	2031-05-10
As of	2026-09-28	Days	1,685 days to expiry

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

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	10 (data through 2026-06-30)
Repetitive loss now	FMA RL 146, SRL 493 (44 CFR 77.2); any definition: 2,079	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: 72 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.

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

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Bergen County	County	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Allendale borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Alpine borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		member approved 2026-06-01
Bergenfield borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Bogota borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Carlstadt borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Cliffside Park borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Closter borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Cresskill borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Demarest borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Dumont borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
East Rutherford borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Edgewater borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		member approved 2026-05-20
Elmwood Park borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Emerson borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Englewood city	City	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Englewood Cliffs borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Fair Lawn borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Fairview borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Fort Lee borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Franklin Lakes borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
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Garfield city	City	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Glen Rock borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		member approved 2026-05-18
Hackensack city	City	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Harrington Park borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		member approved 2026-05-18
Hasbrouck Heights borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Haworth borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Hillsdale borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Ho-Ho-Kus borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Leonia borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		member approved 2026-05-20
Little Ferry borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Lodi borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Maywood borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Midland Park borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Montvale borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Moonachie borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
New Milford borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
North Arlington borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Northvale borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Norwood borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Oakland borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Old Tappan borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Oradell borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Palisades Park borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Paramus borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Park Ridge borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Ramsey borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Ridgefield borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Ridgefield Park village	Village	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Ridgewood village	Village	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
River Edge borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Rockleigh borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Rutherford borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
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Saddle River borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Tenafly borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Teterboro borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Upper Saddle River borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Waldwick borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Wallington borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Westwood borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Wood-Ridge borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Woodcliff Lake borough	Borough	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Lyndhurst township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Mahwah township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
River Vale township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Rochelle Park township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Saddle Brook township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
South Hackensack township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Teaneck township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Washington township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Wyckoff township	Township	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		
Bergen County Utility Authority	Water/Sewer Authority	Approved, expires 2031-05-10	Bergen County 2026 (FEMA plan 109916)	2026-05-11	2031-05-10	1,685		

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 High	Relatively High	\$213,036,100	\$74,760	\$3,677,404	\$216,788,264	376		
2	Coastal Flooding	Very High	Very High	\$33,870,400		\$445,555	\$34,315,949	1		
3	Earthquake	Relatively Moderate	Relatively Moderate	\$15,292,679		\$4,390,688	\$19,683,368			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
4	Hurricane	Relatively Moderate	Relatively High	\$13,087,765	\$42,109	\$448,101	\$13,577,974	2		
5	Heat Wave	Relatively High	Relatively High	under \$1	\$1,451	\$9,383,863	\$9,385,315	7		
6	Tornado	Relatively High	Relatively High	\$4,456,487	\$49	\$4,585,542	\$9,042,077	1		
7	Cold Wave	Relatively High	Relatively High	\$556	\$542	\$8,532,365	\$8,533,464	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
8	Strong Wind	Very High	Relatively High	\$773,096	\$224	\$5,174,372	\$5,947,693	353		Includes 14 High Wind records and 21 Strong Wind records, event types the NRI definition of this hazard leaves out.
9	Lightning	Relatively High	Relatively High	\$58,108		\$2,277,639	\$2,335,747	52		
10	Winter Weather	Very High	Very High	\$230,674	\$2	\$1,365,869	\$1,596,545	71		
11	Ice Storm	Relatively Moderate	Relatively Moderate	\$57,981		\$373,678	\$431,659	1		
12	Hail	Very Low	Very Low	\$28,639	\$2,297	\$49,517	\$80,452	80		
13	Drought	Relatively Low	Relatively Low		\$53,382		\$53,382	0		Declared 2 times; no Storm Events record of this type.
14	Wildfire	Very Low	Very Low	\$8,046	under \$1	\$834	\$8,880	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
15	Landslide	Very Low	Very Low	\$2,542		\$92	\$2,634	0		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.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	EAL population equivalence statistical value of life and injury, \$13.7M per life, not property damage	EAL total (see note) modeled dollars per year	Storm Events records since 1996 count	Evidence for an omission NRI Not Applicable, no declaration and no Storm Events record since 1996	Storm Events coverage note
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche 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).
	Tsunami	Insufficient Data	Insufficient Data					0		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.	0 of 203
Coastal 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.	66 of 203
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	203 of 203
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	2 of 203
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.	203 of 203
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	203 of 203
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	203 of 203
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.	203 of 203
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	203 of 203
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.	203 of 203
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.	203 of 203

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	203 of 203
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	203 of 203
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.	203 of 203
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 203
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 203
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.	106 of 203
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	203 of 203

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)	1, 2012 to 2012 (1 zone-level)		No damage reported in 1 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	0					Wind chill: in event narratives only; local data required.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	0					Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D-scale	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.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Hail	hail size (inches)	82, 1986 to 2023	0.75 in to 2.5 in (median 1 in); 82 with a recorded value	2.5 in hail, 2021-07-08; same size also recorded on 2021-07-08		Event records naming member places: Ridgewood village (6 records), Oakland borough (5 records), Fort Lee borough (3 records), Glen Rock borough (3 records), Montvale borough (3 records), Westwood borough (3 records), Englewood Cliffs borough (2 records), Garfield city (2 records), Hillsdale borough (2 records), Lyndhurst township (2 records); and 25 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	7, 2011 to 2019 (7 zone- level)	1 day to 3 days (median 1 day); 5 with a recorded value	3 consecutive days, 2019-07-19 to 2019-07-21, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required.
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, 2020-08-04, \$0 property; \$0 crops, reported for the zone (2020 dollars), 1 direct injury (reported for the zone); NWS zone NJZ104 (EASTERN BERGEN), 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)	1, 2011 to 2011 (1 zone- level)		No damage reported in 1 records.		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)	376, 1996 to 2025		Flood, 2010-03-13, \$45,500,000 property; \$0 crops (2010 dollars)		Event records naming member places: Ridgewood village (32 records), Lodi borough (25 records), Mahwah township (23 records), Rochelle Park township (21 records), Teterboro borough (21 records), Hillsdale borough (14 records), Teaneck township (14 records), Westwood borough (14 records), Glen Rock borough (12 records), Oradell borough (12 records); and 42 more member places (see the XLSX file).	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.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	52, 1996 to 2023		Lightning, 2006-07-22, damage not reported, 2 direct deaths, 2 direct injuries	Lightning, 2018-08-03, \$250,000 property; \$0 crops (2018 dollars)	Event records naming member places: River Edge borough (4 records), Ramsey borough (3 records), Teaneck township (3 records), Allendale borough (2 records), Carlstadt borough (2 records), Dumont borough (2 records), Emerson borough (2 records), Garfield city (2 records), Hillsdale borough (2 records), Oakland borough (2 records); and 18 more member places (see the XLSX file).	Storm Events lists lightning with damage or casualties; 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
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	35, 2012 to 2024 (35 zone-level)	30 kt (35 mph) to 70 kt (81 mph) (median 44 kt (51 mph)); 35 with a recorded value	70 kt (81 mph) estimated gust, High Wind, 2012-10-29; NWS zone NJZ103 (WESTERN BERGEN), zone-level: may include parts of neighboring counties	High Wind, 2012-10-29, \$900,000 property; \$0 crops, reported for the zone (2012 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	363, 1969 to 2026	43 kt (49 mph) to 96 kt (110 mph) (median 52 kt (60 mph)); 318 with a recorded value	96 kt (110 mph) estimated gust, Thunderstorm Wind, 2013-10-07	Thunderstorm Wind, 2008-08-06, \$335,000 property; \$0 crops (2008 dollars)	Event records naming member places: North Arlington borough (20 records), Ridgewood village (19 records), Ramsey borough (15 records), Glen Rock borough (13 records), Oradell borough (13 records), Lyndhurst township (12 records), Oakland borough (10 records), Westwood borough (10 records), Fair Lawn borough (8 records), Mahwah township (7 records); and 46 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	9, 1956 to 2013	F/EF0 to F/EF2 (median F/EF1); 9 with a recorded value	F2 tornado, 1962-08-07, 2.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 250 yd wide, \$250,000 property; crops not recorded (1962 dollars)	Tornado, 1989-07-10, \$2,500,000 property; crops not recorded (1989 dollars)	Event records naming member places: Oradell 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.
Wildfire	acres burned (local data)	0					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)	71, 2010 to 2026 (71 zone-level)		No damage reported in 71 records.		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 rows 32 Counted incidents 21

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	\$68,948,191.82		
2021-09-02	2021-09-01	EM-3573-NJ	Emergency	REMNANTS OF HURRICANE IDA	Hurricane	none found		same incident as DR-4614
2020-12-11	2020-08-04	DR-4574-NJ	Major disaster	TROPICAL STORM ISAIAS	Hurricane	\$7,423,523.82		
2020-03-25	2020-01-20	DR-4488-NJ	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$142,158,806.17		
2020-03-13	2020-01-20	EM-3451-NJ	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4488
2018-06-08	2018-03-06	DR-4368-NJ	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$4,931,237.72		
2016-03-14	2016-01-22	DR-4264-NJ	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$3,975,984.82		
2012-10-30	2012-10-26	DR-4086-NJ	Major disaster	HURRICANE SANDY	Hurricane	\$282,737,107.56		
2012-10-28	2012-10-26	EM-3354-NJ	Emergency	HURRICANE SANDY	Hurricane	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	\$6,337,045.49		
2011-08-31	2011-08-27	DR-4021-NJ	Major disaster	HURRICANE IRENE	Hurricane	\$8,453,447.57		
2011-08-27	2011-08-26	EM-3332-NJ	Emergency	HURRICANE IRENE	Hurricane	none found		same incident as DR-4021
2011-02-04	2010-12-26	DR-1954-NJ	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$3,434,188.50		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		
						<i>federal share obligated, nominal dollars</i>	Flags	Notes
2010-04-02	2010-03-12	DR-1897-NJ	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$4,346,708.31		
2007-04-26	2007-04-14	DR-1694-NJ	Major disaster	SEVERE STORMS AND INLAND AND COASTAL FLOODING	Coastal Flooding	\$3,717,722.20		
2005-09-19	2005-08-29	EM-3257-NJ	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	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		
2003-09-23	2003-08-14	EM-3188-NJ	Emergency	POWER OUTAGE	Non-natural, not counted	\$333,573.51		
2003-03-20	2003-02-16	EM-3181-NJ	Emergency	SNOW	Winter Weather	\$2,363,590.18		
2001-09-19	2001-09-11	EM-3169-NJ	Emergency	FIRES AND EXPLOSIONS	Non-natural, not counted	\$2,453,969.44		
2000-11-01	2000-05-30	EM-3156-NJ	Emergency	WEST NILE VIRUS	Non-natural, not counted	none found		
1999-09-18	1999-09-16	DR-1295-NJ	Major disaster	HURRICANE FLOYD MAJOR DISASTER DECLARATIONS	Hurricane	\$9,168,107.85		
1999-09-17	1999-09-16	EM-3148-NJ	Emergency	HURRICANE FLOYD EMERGENCY DECLARATIONS	Hurricane	none found		same incident as DR-1295
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		
1992-12-18	1992-12-10	DR-973-NJ	Major disaster	COASTAL STORM, HIGH TIDES, HEAVY RAIN, & FLOODING	Coastal Flooding	none found		
1984-04-12	1984-03-28	DR-701-NJ	Major disaster	COASTAL STORMS & FLOODING	Coastal Flooding	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		
1968-06-18	1968-06-18	DR-245-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		

School districts and special districts in this county: \$25,808.16 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan members in this county. They are not shown as member blocks, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county); do not add this line to the county total.

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	1	0	0	0	3	0	1996 to 2026-06-30	
Cold Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	82	0	0	6	1	0	1955 to 2026-06-30	
Heat Wave	7	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	2	0	0	0	5	0	1996 to 2026-06-30	
Ice Storm	1	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	376	0	2	52	5	0	1996 to 2026-06-30	

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
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	52	0	0	3	0	0	1996 to 2026-06-30	
Strong Wind	398	10	0	45	1	0	1955 to 2026-06-30	Includes 14 High Wind records and 21 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	9	0	0	0	1	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
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	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	71	0	7	21	6	0	1996 to 2026-06-30	

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
2021-07-08	Hail	2.5 in	\$0 property; \$0 crops (2021 dollars)	0, 0	HILLSDALE MANOR		B1-c worst recorded: Hail
2020-08-04	Tropical Storm		\$0 property; \$0 crops, reported for the zone (2020 dollars)	0, 1	NWS zone NJZ104 (EASTERN BERGEN), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2019-07-19	Excessive Heat		damage not reported	0, 0	NWS zone NJZ104 (EASTERN BERGEN), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2013-10-07	Thunderstorm Wind	96 kt (110 mph) estimated gust	\$60,000 property; crops not reported (2013 dollars)	0, 0	PASSAIC JCT		B1-c worst recorded: Thunderstorm Wind
2012-10-29	High Wind	70 kt (81 mph) estimated gust	\$900,000 property; \$0 crops, reported for the zone (2012 dollars)	0, 0	NWS zone NJZ103 (WESTERN BERGEN), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2010-03-13	Flood		\$45,500,000 property; \$0 crops (2010 dollars)	0, 0	UPPER SADDLE RIVER to RIDGEWOOD		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood

Direct deaths, injuries <i>indirect not counted</i>						
Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Location	Flags	Why listed
2008-08-06	Thunderstorm Wind	78 kt (90 mph) estimated gust	\$335,000 property; \$0 crops (2008 dollars)	0, 0 HARRINGTON PARK to NORTHVALE		B1-c most damaging: Thunderstorm Wind
2008-06-10	Thunderstorm Wind	52 kt (60 mph) estimated gust	\$500 property; \$0 crops (2008 dollars)	1, 1 DUMONT		deaths or injuries recorded
2006-07-22	Lightning		damage not reported	2, 2 MONTVALE		deaths or injuries recorded
1999-09-16	Flash Flood		\$17,500,000 property; crops not reported (1999 dollars)	2, 0 COUNTYWIDE		deaths or injuries recorded
1989-07-10	Tornado	F0, 3.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 100 yd wide	\$2,500,000 property; crops not recorded (1989 dollars)	0, 0 location not recorded		B1-c most damaging: Tornado
1962-08-07	Tornado	F2, 2.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 250 yd wide	\$250,000 property; crops not recorded (1962 dollars)	0, 0 location not recorded		B1-c worst recorded: Tornado

The full list is in the XLSX file, sheet "B1-d Storm Events history" (999 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

FEMA annualized frequency (modeled) <i>unit per row</i>							NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)			
Hazard	Unit	In plain terms	Descriptor	Descriptor basis	NRI period	Location	Note			
Avalanche	events per year				1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.			
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.		

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Cold Wave	0.699	event-days per year	about 0.699 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	13.2	2005-11-12 to 2024-11-12 (19 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned. Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.
Drought	1.99	event-days per year	about 1.99 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	77	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
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	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	2.18	events per year	about 2.18 per year	Highly likely	FEMA annualized frequency (modeled)	84.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	9.11	event-days per year	about 9.11 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	141	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 9.11 heat wave event-days a year here (its annualized frequency over 19 years; not its event count divided by the years), but Storm Events has a record in only 5 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.
Hurricane	0.123	events per year	about 1 in 8 years	Likely	FEMA annualized frequency (modeled)	30	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	0.925	event-days per year	about 0.925 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	63	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	5.93	event-days per year	about 5.93 days per year	Highly likely	event-days in 30 of 30 years, 1996 to 2025 (100%)	166	1996 to 2023 (28 years)	see B1-f	
Landslide	0.142	events per year (modeled)	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	31.5	days per year with a strike	about 31.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	

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	5.27	events per year	about 5.27 per year	Highly likely	FEMA annualized frequency (modeled)	201	1986 to 2023 (38 years)	countywide	
Tornado	0.0787	events per year	about 1 in 13 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.0000363	annual probability at a location	chance a given location in the county burns in a year: 0.00363%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Winter Weather	11.8	event-days per year	about 11.8 days per year	Likely	event-days in 16 of 30 years, 1996 to 2025 (53.3%)	223	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) 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

Unit	Descriptor	Definition
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	43	30	1.43
Hail	2.00 in+	1996 to 2025	3	30	0.1
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	294	30	9.8
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	5	30	0.167
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	9	30	0.3
Tornado	EF0-1	1996 to 2025	1	30	0.0333
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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	0 of 203				Not Applicable 203	
Coastal Flooding	66 of 203	70.7	81.4	100.0	Very High 5, Relatively High 7, Relatively Moderate 6, Relatively Low 33, Very Low 15, No Rating 137	
Cold Wave	203 of 203	25.8	43.2	62.9	Relatively Moderate 63, Relatively Low 140	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	2 of 203	89.5	91.1	92.7	Relatively Moderate 1, Relatively Low 1, No Rating 201	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	203 of 203	34.6	69.0	87.5	Relatively Moderate 33, Relatively Low 165, Very Low 5	
Hail	203 of 203	3.0	9.8	28.9	Very Low 203	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	203 of 203	20.8	54.4	79.1	Relatively Moderate 92, Relatively Low 111	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	203 of 203	55.9	69.7	86.9	Relatively Moderate 17, Relatively Low 186	
Ice Storm	203 of 203	9.1	26.5	55.8	Relatively Low 43, Very Low 160	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	203 of 203	3.0	67.6	98.6	Very High 10, Relatively High 58, Relatively Moderate 84, Relatively Low 44, Very Low 7	
Landslide	203 of 203	11.2	34.4	92.1	Relatively Low 5, Very Low 198	
Lightning	203 of 203	22.1	47.7	73.8	Relatively Moderate 88, Relatively Low 115	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	203 of 203	37.3	63.2	82.6	Relatively High 1, Relatively Moderate 163, Relatively Low 39	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	203 of 203	28.5	41.8	63.8	Relatively Moderate 7, Relatively Low 195, Very Low 1	
Tsunami	0 of 203				Insufficient Data 203	
Volcanic Activity	0 of 203				Not Applicable 203	
Wildfire	106 of 203	19.5	28.9	73.5	Relatively Low 1, Very Low 105, No Rating 97	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Winter Weather	203 of 203	53.1	74.9	89.7	Relatively High 62, Relatively Moderate 141	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
Bergen County	County	Approved, expires 2031-05-10		\$22,880,544.20	0; 0	No NFIP community ID on this member's plan row. Includes \$11,457,506.27 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3169-NJ, EM-3188-NJ).
Allendale borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 5	\$784,939.71	17; 0	Includes \$83,526.37 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Alpine borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 0	\$313,713.03	2; 0	Includes \$36,831.20 for declarations not counted as hazard incidents (DR-4048-NJ).
Bergenfield borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 8	\$1,001,217.30	16; 0	Includes \$208,107.91 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Bogota borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 4	\$536,363.37	8; 0	Includes \$145,862.90 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Carlstadt borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 2; any 6	\$809,485.10	9; 0	Includes \$101,388.35 for declarations not counted as hazard incidents (DR-4488-NJ, EM-3188-NJ).
Cliffside Park borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 0	\$1,976,326.60	4; 0	Includes \$264,164.91 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Closter borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 7	\$920,894.83	3; 1	Includes \$123,983.46 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Cresskill borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 2; any 8	\$1,076,066.26	2; 0	Includes \$194,358.22 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Demarest borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 4	\$1,405,184.44	1; 0	Includes \$47,525.55 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Dumont borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 9	\$1,253,986.80	8; 0	Includes \$172,711.22 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
East Rutherford borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 13; any 49	\$840,579.88	11; 0	Includes \$41,351.85 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Edgewater borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 2; any 5	\$2,955,043.64	0; 0	Includes \$52,173.77 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-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
Elmwood Park borough	Borough	Approved, expires 2031-05-10	FMA RL 1, SRL 3; any 10	\$1,051,384.22	0; 0	Includes \$132,448.07 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Emerson borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 3	\$649,295.05	11; 0	Includes \$113,197.62 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Englewood city	City	Approved, expires 2031-05-10	FMA RL 0, SRL 5; any 52	\$7,332,528.72	1; 0	Includes \$507,157.31 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Englewood Cliffs borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 0	\$479,106.35	10; 0	Includes \$115,439.39 for declarations not counted as hazard incidents (DR-4048-NJ).
Fair Lawn borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 8; any 32	\$2,346,047.07	15; 0	Includes \$349,134.48 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Fairview borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 3	\$178,510.85	3; 0	Includes \$20,988.97 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Fort Lee borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 1	\$2,208,500.28	12; 0	Includes \$281,736.75 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Franklin Lakes borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 4	\$2,093,347.61	3; 0	Includes \$225,231.37 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Garfield city	City	Approved, expires 2031-05-10	FMA RL 2, SRL 7; any 38	\$1,168,732.16	10; 0	Includes \$36,723.55 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
Glen Rock borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 1	\$980,197.43	29; 0	Includes \$58,385.87 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Hackensack city	City	Approved, expires 2031-05-10	FMA RL 1, SRL 18; any 77	\$2,528,411.82	4; 0	Includes \$162,607.56 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
Harrington Park borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 2	\$365,136.46	3; 0	Includes \$64,662.98 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Hasbrouck Heights borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 4	\$1,228,189.87	5; 0	Includes \$132,903.92 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Haworth borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 2	\$802,745.98	9; 0	Includes \$205,105.17 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Hillsdale borough	Borough	Approved, expires 2031-05-10	FMA RL 3, SRL 23; any 51	\$1,184,521.67	24; 0	Includes \$118,473.76 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Ho-Ho-Kus borough	Borough	Approved, expires 2031-05-10	FMA RL 1, SRL 1; any 5	none found	0; 0	
Leonora borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 3	\$475,415.91	6; 0	Includes \$135,639.37 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Little Ferry borough	Borough	Approved, expires 2031-05-10	FMA RL 1, SRL 11; any 239	\$1,475,995.85	4; 0	Includes \$9,146.64 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
Lodi borough	Borough	Approved, expires 2031-05-10	FMA RL 7, SRL 50; any 145	\$1,861,465.84	28; 0	Includes \$141,366.99 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
Maywood borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 5	\$766,069.19	16; 2	Includes \$48,028.68 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Midland Park borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 2	\$421,183.59	8; 0	Includes \$97,971.76 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Montvale borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 0	\$1,093,774.90	12; 0	Includes \$208,209.79 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Moonachie borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 2; any 12	\$5,967,008.57	0; 0	Includes \$29,717.20 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
New Milford borough	Borough	Approved, expires 2031-05-10	FMA RL 37, SRL 72; any 144	\$1,481,051.10	16; 0	Includes \$286,272.88 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
North Arlington borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 12	\$1,633,572.60	24; 1	Includes \$181,440.64 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
Northvale borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 9	\$287,789.28	15; 0	Includes \$89,646.54 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Norwood borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 3	\$255,187.91	3; 0	Includes \$42,906.59 for declarations not counted as hazard incidents (DR-4048-NJ).
Oakland borough	Borough	Approved, expires 2031-05-10	FMA RL 18, SRL 32; any 68	\$918,382.26	22; 0	Includes \$97,677.23 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Old Tappan borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 3	\$874,490.12	2; 0	Includes \$86,601.61 for declarations not counted as hazard incidents (DR-4048-NJ).
Oradell borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 2	\$1,058,502.22	29; 0	Includes \$212,721.98 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Palisades Park borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 2; any 2	\$409,466.81	4; 0	Includes \$47,108.81 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Paramus borough	Borough	Approved, expires 2031-05-10	FMA RL 1, SRL 1; any 15	\$4,266,753.38	2; 0	Includes \$1,075,226.68 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Park Ridge borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 0	\$2,090,681.38	10; 0	Includes \$243,071.42 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Ramsey borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 0	\$1,633,770.47	25; 1	Includes \$377,898.71 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Ridgefield borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 3; any 15	\$614,891.97	1; 0	Includes \$57,892.18 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Ridgefield Park village	Village	Approved, expires 2031-05-10	FMA RL 2, SRL 4; any 47	\$543,263.12	4; 0	Includes \$92,692.78 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Ridgewood village	Village	Approved, expires 2031-05-10	FMA RL 0, SRL 10; any 33	\$6,793,324.42	59; 0	Includes \$417,542.81 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
River Edge borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 3; any 16	\$807,382.81	13; 1	Includes \$125,335.15 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
Rockleigh borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 0	\$76,738.83	1; 0	
Rutherford borough	Borough	Approved, expires 2031-05-10	FMA RL 3, SRL 18; any 55	\$1,542,202.41	11; 0	Includes \$116,656.09 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Saddle River borough	Borough	Approved, expires 2031-05-10	FMA RL 1, SRL 4; any 8	\$2,356,683.01	8; 0	Includes \$19,317.59 for declarations not counted as hazard incidents (DR-4488-NJ).
Tenafly borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 8	\$3,513,073.95	0; 0	Includes \$320,019.12 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Teterboro borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 0	\$40,902.87	28; 1	
Upper Saddle River borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 6	\$666,068.83	11; 0	Includes \$74,705.36 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Waldwick borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 1	\$525,167.66	6; 2	Includes \$86,507.53 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
Wallington borough	Borough	Approved, expires 2031-05-10	FMA RL 3, SRL 23; any 106	\$5,059,987.23	0; 0	Includes \$59,614.93 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Westwood borough	Borough	Approved, expires 2031-05-10	FMA RL 7, SRL 45; any 107	\$768,123.12	29; 0	Includes \$45,054.57 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
Wood-Ridge borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 11	\$957,676.49	0; 0	Includes \$128,554.93 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Woodcliff Lake borough	Borough	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 3	\$2,512,266.59	10; 0	Includes \$136,919.19 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Lyndhurst township	Township	Approved, expires 2031-05-10	FMA RL 8, SRL 23; any 116	\$1,636,200.54	25; 0	Includes \$118,853.31 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Mahwah township	Township	Approved, expires 2031-05-10	FMA RL 1, SRL 9; any 23	\$1,650,963.82	32; 0	Includes \$183,511.51 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
River Vale township	Township	Approved, expires 2031-05-10	FMA RL 3, SRL 5; any 23	\$1,190,665.99	6; 0	Includes \$192,424.41 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Rochelle Park township	Township	Approved, expires 2031-05-10	FMA RL 38, SRL 53; any 172	\$1,805,269.07	25; 1	Includes \$96,173.27 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Saddle Brook township	Township	Approved, expires 2031-05-10	FMA RL 3, SRL 8; any 51	\$964,292.79	4; 0	Includes \$140,442.53 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
South Hackensack township	Township	Approved, expires 2031-05-10	FMA RL 2, SRL 0; any 12	\$358,720.19	0; 0	Includes \$9,689.06 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
Teaneck township	Township	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 11	\$3,429,538.81	20; 0	Includes \$563,506.90 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-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
Washington township	Township	Approved, expires 2031-05-10	FMA RL 0, SRL 1; any 5	\$676,125.74	0; 0	Includes \$178,621.49 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Wyckoff township	Township	Approved, expires 2031-05-10	FMA RL 0, SRL 0; any 1	\$1,497,419.20	3; 0	Includes \$148,749.49 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-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 2026-05-11 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche											Not Applicable in NRI for this county
Coastal Flooding	\$23,731,339,594		76,052	\$33,870,400		\$445,555	0.143%				
Cold Wave	\$206,189,292,015	\$6,632,485	955,459	\$556	\$542	\$8,532,365	under 0.0001%				
Drought		\$6,399,439			\$53,382		0.834% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$350,130,674,690		955,732	\$15,292,679		\$4,390,688	0.00437%				

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 2026-05-11 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Hail	\$206,189,292,015	\$6,632,485	955,459	\$28,639	\$2,297	\$49,517	under 0.0001%				
Heat Wave	\$206,189,292,015	\$6,632,485	955,459	under \$1	\$1,451	\$9,383,863	under 0.0001%				
Hurricane	\$206,167,013,518	\$6,632,485	955,284	\$13,087,765	\$42,109	\$448,101	0.00635%				
Ice Storm	\$206,062,157,110		954,637	\$57,981		\$373,678	under 0.0001%				
Inland Flooding	\$205,875,451,347	\$1,725,680	52,987	\$213,036,100	\$74,760	\$3,677,404	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. EAL as % of exposure: n/a.
Landslide	\$3,547,697,579		16,214	\$2,542		\$92	under 0.0001%				
Lightning	\$206,189,292,015		955,459	\$58,108		\$2,277,639	under 0.0001%				
Strong Wind	\$206,189,292,015	\$6,632,485	955,459	\$773,096	\$224	\$5,174,372	0.000375%	\$60,000			
Tornado	\$206,189,292,015	\$6,632,485	955,459	\$4,456,487	\$49	\$4,585,542	0.00216%				
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$3,007,055,791	\$12,425	17,089	\$8,046	under \$1	\$834	0.000268%				
Winter Weather	\$206,189,292,015	\$6,632,485	955,459	\$230,674	\$2	\$1,365,869	0.000112%				

Totals since 2026-05-11 (Storm Events through 2026-06-30): 10 county-coded records, 10 with a damage value recorded (including \$0), \$60,000; 0 zone-level records, 0 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance 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	955,459
Building value (total, not at risk)	\$206,189,292,015
Agriculture value (total, not at risk)	\$6,632,485
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$281,077,890
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$40,705,519
Social vulnerability rating	Relatively Low
Community resilience rating	Relatively High
NRI version	December 2025

FEMA's all-hazard expected annual loss 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)	146	Severe repetitive loss, FMA definition (44 CFR 77.2)	493
Repetitive loss, NFIP insurance definition	2,026	Severe repetitive loss, NFIP insurance definition	450

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 <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	146	493	2,026	450	2,079	29	1,018
ALLENDALE, BOROUGH OF	0	1	5	1	5	0	1
BERGENFIELD, BOROUGH OF	0	0	8	0	8	0	2
BOGOTA, BOROUGH OF	0	1	4	1	4	0	1
CARLSTADT, BOROUGH OF	0	2	6	2	6	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>
CLOSTER, BOROUGH OF	0	1	7	1	7	0	2
CRESSKILL, BOROUGH OF	0	2	8	2	8	0	2
DEMAREST, BOROUGH OF	0	1	4	1	4	0	2
DUMONT, BOROUGH OF	0	0	9	0	9	0	3
EAST RUTHERFORD, BOROUGH OF	0	13	49	13	49	0	15
EDGEWATER, BOROUGH OF	0	2	5	2	5	0	3
EMERSON, BOROUGH OF	0	1	3	1	3	0	0
ENGLEWOOD, CITY OF	0	5	52	4	52	0	40
FAIR LAWN, BOROUGH OF	0	8	32	8	32	0	14
FAIRVIEW, BOROUGH OF	0	0	3	0	3	0	1
FORT LEE, BOROUGH OF	0	0	1	0	1	0	1
FRANKLIN LAKES, BOROUGH OF	0	0	4	0	4	0	0
GARFIELD, CITY OF	2	7	38	7	38	0	13
GLEN ROCK, BOROUGH OF	0	0	1	0	1	0	0
HACKENSACK, CITY OF	1	18	77	18	77	0	37
HARRINGTON PARK, BOROUGH OF	0	0	2	0	2	0	1
HASBROUCK HEIGHTS, BOROUGH OF	0	0	4	0	4	0	1
HAWORTH, BOROUGH OF	0	0	2	0	2	0	0
HILLSDALE, BOROUGH OF	3	23	49	21	51	2	22
HO-HO-KUS, BOROUGH OF	1	1	4	1	5	0	3
LEONIA, BOROUGH OF	0	0	3	0	3	0	3
LITTLE FERRY, BOROUGH OF	1	11	238	10	239	0	147
LODI, BOROUGH OF	7	50	143	43	145	1	52
LYNDHURST, TOWNSHIP OF	8	23	114	21	116	7	65
MAHWAH, TOWNSHIP OF	1	9	23	9	23	0	13
MAYWOOD, BOROUGH OF	0	0	5	0	5	0	2
MIDLAND PARK, BOROUGH OF	0	1	2	1	2	0	1
MOONACHIE, BOROUGH OF	0	2	12	2	12	0	7
NEW MILFORD, BOROUGH OF	37	72	140	67	144	0	67
NORTH ARLINGTON, BOROUGH OF	0	1	12	1	12	0	4
NORTHVALE, BOROUGH OF	0	0	9	0	9	0	7
NORWOOD, BOROUGH OF	0	1	3	1	3	0	2
OLD TAPPAN, BOROUGH OF	0	0	3	0	3	0	0
ORADELL, BOROUGH OF	0	1	2	1	2	0	2
PALISADES PARK, BOROUGH OF	0	2	2	2	2	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>
PARAMUS, BOROUGH OF	1	1	14	1	15	0	2
RIDGEFIELD, BOROUGH OF	0	3	15	3	15	0	7
RIDGEFIELD PARK, VILLAGE OF	2	4	47	4	47	0	21
RIDGEWOOD, VILLAGE OF	0	10	31	7	33	0	19
RIVER EDGE, BOROUGH OF	0	3	16	3	16	0	9
RIVER VALE, TOWNSHIP OF	3	5	23	5	23	0	8
ROCHELLE PARK, TOWNSHIP OF	38	53	156	47	172	6	115
RUTHERFORD, BOROUGH OF	3	18	54	17	55	1	26
SADDLE RIVER, BOROUGH OF	1	4	8	3	8	0	3
SADDLE BROOK, TOWNSHIP OF	3	8	49	8	51	0	29
TEANECK, TOWNSHIP OF	0	0	11	0	11	0	2
TENAFLY, BOROUGH OF	0	0	8	0	8	0	2
UPPER SADDLE RIVER, BOROUGH OF	0	0	6	0	6	0	2
WALDWICK, BOROUGH OF	0	0	1	0	1	0	1
WALLINGTON, BOROUGH OF	3	23	106	23	106	0	40
WASHINGTON, TOWNSHIP OF	0	1	5	1	5	0	2
WESTWOOD, BOROUGH OF	7	45	100	41	107	5	53
WOODCLIFF LAKE, BOROUGH OF	0	0	3	0	3	0	0
WOOD-RIDGE, BOROUGH OF	0	0	11	0	11	0	9
WYCKOFF, TOWNSHIP OF	0	0	1	0	1	0	1
ELMWOOD PARK, BOROUGH OF	1	3	10	3	10	0	4
SOUTH HACKENSACK, TOWNSHIP OF	2	0	12	0	12	0	3
NEW JERSEY MEADOWLANDS COMMISSION (community ID not in plan data)	3	21	194	20	194	0	106
OAKLAND, BOROUGH OF	18	32	56	23	68	7	16
Unknown (community ID Unknown in FEMA data)	0	0	1	0	1	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 <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
Allendale borough	340019	0	1	5	1	5	0	1	
Alpine borough	340581	0	0	0	0	0	0	0	
Bergenfield borough	340020	0	0	8	0	8	0	2	

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
Bogota borough	340021	0	1	4	1	4	0	1	
Carlstadt borough	340022	0	2	6	2	6	0	1	
Cliffside Park borough	340582	0	0	0	0	0	0	0	
Closter borough	340023	0	1	7	1	7	0	2	
Cresskill borough	340024	0	2	8	2	8	0	2	
Demarest borough	340025	0	1	4	1	4	0	2	
Dumont borough	340026	0	0	9	0	9	0	3	
East Rutherford borough	340028	0	13	49	13	49	0	15	
Edgewater borough	340029	0	2	5	2	5	0	3	
Elmwood Park borough	340500	1	3	10	3	10	0	4	
Emerson borough	340030	0	1	3	1	3	0	0	
Englewood city	340031	0	5	52	4	52	0	40	
Englewood Cliffs borough	340580	0	0	0	0	0	0	0	
Fair Lawn borough	340033	0	8	32	8	32	0	14	
Fairview borough	340034	0	0	3	0	3	0	1	
Fort Lee borough	340035	0	0	1	0	1	0	1	
Franklin Lakes borough	340036	0	0	4	0	4	0	0	
Garfield city	340037	2	7	38	7	38	0	13	
Glen Rock borough	340038	0	0	1	0	1	0	0	
Hackensack city	340039	1	18	77	18	77	0	37	
Harrington Park borough	340040	0	0	2	0	2	0	1	
Hasbrouck Heights borough	340041	0	0	4	0	4	0	1	
Haworth borough	340042	0	0	2	0	2	0	0	
Hillsdale borough	340043	3	23	49	21	51	2	22	
Ho-Ho-Kus borough	340044	1	1	4	1	5	0	3	
Leonia borough	340045	0	0	3	0	3	0	3	
Little Ferry borough	340046	1	11	238	10	239	0	147	
Lodi borough	340047	7	50	143	43	145	1	52	
Maywood borough	340050	0	0	5	0	5	0	2	
Midland Park borough	340051	0	1	2	1	2	0	1	
Montvale borough	340052	0	0	0	0	0	0	0	
Moonachie borough	340053	0	2	12	2	12	0	7	
New Milford borough	340054	37	72	140	67	144	0	67	
North Arlington borough	340055	0	1	12	1	12	0	4	
Northvale borough	340056	0	0	9	0	9	0	7	

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
Norwood borough	340057	0	1	3	1	3	0	2	
Oakland borough	345309	18	32	56	23	68	7	16	
Old Tappan borough	340059	0	0	3	0	3	0	0	
Oradell borough	340060	0	1	2	1	2	0	2	
Palisades Park borough	340061	0	2	2	2	2	0	1	
Paramus borough	340062	1	1	14	1	15	0	2	
Park Ridge borough	340063	0	0	0	0	0	0	0	
Ramsey borough	340064	0	0	0	0	0	0	0	
Ridgefield borough	340065	0	3	15	3	15	0	7	
Ridgefield Park village	340066	2	4	47	4	47	0	21	
Ridgewood village	340067	0	10	31	7	33	0	19	
River Edge borough	340068	0	3	16	3	16	0	9	
Rockleigh borough	340071	0	0	0	0	0	0	0	
Rutherford borough	340072	3	18	54	17	55	1	26	
Saddle River borough	340073	1	4	8	3	8	0	3	
Tenaflly borough	340076	0	0	8	0	8	0	2	
Teterboro borough	340537	0	0	0	0	0	0	0	
Upper Saddle River borough	340077	0	0	6	0	6	0	2	
Waldwick borough	340078	0	0	1	0	1	0	1	
Wallington borough	340079	3	23	106	23	106	0	40	
Westwood borough	340081	7	45	100	41	107	5	53	
Wood-Ridge borough	340083	0	0	11	0	11	0	9	
Woodcliff Lake borough	340082	0	0	3	0	3	0	0	
Lyndhurst township	340048	8	23	114	21	116	7	65	
Mahwah township	340049	1	9	23	9	23	0	13	
River Vale township	340069	3	5	23	5	23	0	8	
Rochelle Park township	340070	38	53	156	47	172	6	115	
Saddle Brook township	340074	3	8	49	8	51	0	29	
South Hackensack township	340515	2	0	12	0	12	0	3	
Teaneck township	340075	0	0	11	0	11	0	2	
Washington township	340080	0	1	5	1	5	0	2	
Wyckoff township	340084	0	0	1	0	1	0	1	

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	132	340	1,332	307	1,381	29	691
2 to 4 unit residential	12	66	377	61	380	0	181
other residential	0	22	66	21	66	0	39
non-residential	2	65	251	61	252	0	107
not reported	0	0	0	0	0	0	0

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

Exact counts; no count suppression.

Sources

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_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_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/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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Corrections: to report an error, name the packet, the table and what your records show. Contact: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_NJ_34003. Preview: automated baseline.