

Essex County, NJ

Risk-assessment baseline packet

Unit **County area 34013** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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Plan clock

Status	Approved, expires 2030-04-27	Plan	Essex County 2025 (FEMA plan 109979)
Approved	2025-04-28	Expires	2030-04-27
As of	2026-09-28	Days	1,307 days to expiry

What changed since your last plan (approved 2025-04-28)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	17 (data through 2026-06-30)
Repetitive loss now	FMA RL 11, SRL 147 (44 CFR 77.2); any definition: 591	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: 23 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 negative = days since expiry	Update underway	Notes
Essex County	County	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		member approved 2025-05-21
Caldwell borough	Borough	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		member approved 2025-05-27
East Orange city	City	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		member approved 2025-06-27
Essex Fells borough	Borough	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		member approved 2025-05-07
Glen Ridge borough	Borough	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		member approved 2025-05-27
Newark city	City	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		member approved 2025-05-27
North Caldwell borough	Borough	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		
Roseland borough	Borough	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		member approved 2025-05-21
Belleville township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		member approved 2025-05-07
Bloomfield township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		
Cedar Grove township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		
City of Orange township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		member approved 2025-05-27
Fairfield township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		member approved 2025-05-21
Irvington township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		member approved 2025-05-07
Livingston township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		member approved 2025-05-07
Maplewood township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Millburn township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		member approved 2025-05-21
Montclair township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		member approved 2025-05-27
Nutley township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		
South Orange Village township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		member approved 2025-05-21
Verona township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		
West Caldwell township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		
West Orange township	Township	Approved, expires 2030-04-27	Essex County 2025 (FEMA plan 109979)	2025-04-28	2030-04-27	1,307		member approved 2025-05-27

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	\$145,387,240	\$4,634	\$3,951,264	\$149,343,138	163		
2	Heat Wave	Relatively High	Relatively High	\$61	\$315	\$19,448,161	\$19,448,536	9		
3	Earthquake	Relatively Moderate	Relatively Moderate	\$9,270,155		\$2,806,141	\$12,076,296			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
4	Cold Wave	Relatively High	Relatively High	\$603	\$11	\$8,719,441	\$8,720,055	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).

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
5	Tornado	Relatively High	Relatively High	\$3,711,345	\$12	\$4,761,254	\$8,472,611	1		
6	Hurricane	Relatively Moderate	Relatively Moderate	\$7,405,977	\$6,715	\$312,135	\$7,724,827	2		
7	Strong Wind	Very High	Relatively High	\$436,439	\$62	\$4,337,359	\$4,773,860	141		Includes 14 High Wind records and 15 Strong Wind records, event types the NRI definition of this hazard leaves out.
8	Lightning	Relatively High	Relatively High	\$13,350		\$981,860	\$995,210	23		
9	Hail	Relatively Moderate	Relatively Moderate	\$953,532	\$391	\$26,720	\$980,643	30		
10	Winter Weather	Very High	Relatively High	\$85,645	\$1	\$611,624	\$697,270	69		
11	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$532,436		\$23,086	\$555,522	2		
12	Ice Storm	Relatively Moderate	Relatively Moderate	\$104,354		\$160,289	\$264,643	1		
13	Drought	Very Low	Very Low		\$9,902		\$9,902	0		Declared 2 times; no Storm Events record of this type.
14	Wildfire	Very Low	Very Low	\$2,072	under \$1	\$302	\$2,374	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
15	Landslide	Very Low	Very Low	\$939		\$49	\$988	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.
	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	Not Applicable	Not Applicable					0	NRI rates tsunami Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Volcanic Activity	Not Applicable	Not Applicable					0	NRI rates volcanic activity Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.

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

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>

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

Supports B1-b: location

Where each hazard occurs

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Avalanche	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	0 of 211
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.	21 of 211
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	211 of 211
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	4 of 211
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.	211 of 211
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	211 of 211
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	211 of 211
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.	211 of 211
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	211 of 211
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.	211 of 211
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.	210 of 211
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	211 of 211
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	211 of 211
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.	211 of 211
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 211
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 211
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.	58 of 211
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	211 of 211

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)	2, 2012 to 2024 (2 zone-level)		No damage reported in 2 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).
Hail	hail size (inches)	33, 1974 to 2021	0.75 in to 1.75 in (median 0.88 in); 33 with a recorded value	1.75 in hail, 2009-12-09; same size also recorded on 2004-05-12, 2008-06-22		Event records naming member places: West Caldwell township (5 records), West Orange township (5 records), Caldwell borough (3 records), Millburn township (2 records), North Caldwell borough (2 records), Belleville township (1 record), Bloomfield township (1 record), Livingston township (1 record), Maplewood township (1 record), Montclair township (1 record); and 1 more member place (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	9, 2011 to 2019 (9 zone-level)	1 day to 3 days (median 1.5 days); 6 with a recorded value	3 consecutive days, 2019-07-19 to 2019-07-21, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: 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
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 NJZ105 (WESTERN ESSEX), 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)	163, 1996 to 2025		Flash Flood, 1999-09-16, \$7,300,000 property; crops not reported (1999 dollars)		Event records naming member places: Newark city (26 records), Irvington township (10 records), Livingston township (8 records), Montclair township (8 records), Nutley township (8 records), Bloomfield township (6 records), Belleville township (4 records), Caldwell borough (4 records), Fairfield township (4 records), City of Orange township (2 records); and 8 more 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)	23, 1996 to 2025		Lightning, 2009-07-26, \$1,000 property; \$0 crops (2009 dollars), 1 direct death, 3 direct injuries	Lightning, 1998-06-01, \$90,000 property; crops not reported (1998 dollars)	Event records naming member places: Maplewood township (5 records), Montclair township (4 records), Millburn township (3 records), Irvington township (2 records), East Orange city (1 record), Livingston township (1 record), Newark city (1 record), Verona township (1 record), West Orange township (1 record).	Storm Events lists lightning with damage or casualties; physical measure in event narratives only; local data required.
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	29, 2001 to 2026 (28 zone- level)	26 kt (30 mph) to 68 kt (78 mph) (median 48 kt (55 mph)); 28 with a recorded value	68 kt (78 mph) estimated gust, High Wind, 2012-10-29; NWS zone NJZ106 (EASTERN ESSEX), zone-level: may include parts of neighboring counties	High Wind, 2012-10-29, \$900,000 property; \$0 crops, reported for the zone (2012 dollars)	Event records naming member places: East Orange city (1 record). Zone-level records (28) apply countywide.	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Thunderstorm Wind	wind speed (kt and mph)	160, 1957 to 2026	43 kt (49 mph) to 70 kt (81 mph) (median 52 kt (60 mph)); 131 with a recorded value	70 kt (81 mph) estimated gust, Thunderstorm Wind, 2008-06-10; same speed and measurement basis also recorded on 2002-04-19		Event records naming member places: Newark city (14 records), Caldwell borough (9 records), Livingston township (9 records), Bloomfield township (8 records), Nutley township (8 records), Fairfield township (7 records), Belleville township (6 records), Millburn township (6 records), West Orange township (6 records), City of Orange township (3 records); and 9 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	3, 1973 to 2021	F/EF0 to F/EF1 (median F/EF0); 3 with a recorded value	F1 tornado, 1973-06-29, 1.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 33 yd wide, \$25,000 property; crops not recorded (1973 dollars)	Tornado, 2021-07-29, \$330,000 property; \$0 crops (2021 dollars)	Event records naming member places: Glen Ridge 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)	69, 2010 to 2026 (69 zone- level)		No damage reported in 69 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/>

Supports B1-d: previous occurrences

Declaration rows

33

Counted incidents

22

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	\$34,617,061.03		
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	\$4,926,388.89		
2020-03-25	2020-01-20	DR-4488-NJ	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$449,428,067.55		
2020-03-13	2020-01-20	EM-3451-NJ	Emergency	COVID-19	Non-natural, not counted	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	\$4,929,907.91		
2016-03-14	2016-01-22	DR-4264-NJ	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$4,401,702.87		
2012-10-30	2012-10-26	DR-4086-NJ	Major disaster	HURRICANE SANDY	Hurricane	\$22,310,746.95		
2012-10-28	2012-10-26	EM-3354-NJ	Emergency	HURRICANE SANDY	Hurricane	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	\$5,074,984.53		
2011-08-31	2011-08-27	DR-4021-NJ	Major disaster	HURRICANE IRENE	Hurricane	\$5,974,532.11		
2011-08-27	2011-08-26	EM-3332-NJ	Emergency	HURRICANE IRENE	Hurricane	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	\$2,833,170.55		
2010-04-02	2010-03-12	DR-1897-NJ	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$1,109,859.33		
2007-04-26	2007-04-14	DR-1694-NJ	Major disaster	SEVERE STORMS AND INLAND AND COASTAL FLOODING	Coastal Flooding	\$1,143,791.03		
2005-09-19	2005-08-29	EM-3257-NJ	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	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		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2003-09-23	2003-08-14	EM-3188-NJ	Emergency	POWER OUTAGE	Non-natural, not counted	\$144,862.88		
2003-03-20	2003-02-16	EM-3181-NJ	Emergency	SNOW	Winter Weather	\$1,556,596.95		
2001-09-19	2001-09-11	EM-3169-NJ	Emergency	FIRES AND EXPLOSIONS	Non-natural, not counted	\$1,219,121.26		
2000-11-01	2000-05-30	EM-3156-NJ	Emergency	WEST NILE VIRUS	Non-natural, not counted	none found		
1999-09-18	1999-09-16	DR-1295-NJ	Major disaster	HURRICANE FLOYD MAJOR DISASTER DECLARATIONS	Hurricane	\$3,320,739.22		
1999-09-17	1999-09-16	EM-3148-NJ	Emergency	HURRICANE FLOYD EMERGENCY DECLARATIONS	Hurricane	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		
1973-08-07	1973-08-07	DR-402-NJ	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	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		

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	Why not placed
				<i>federal share obligated, nominal dollars</i>	
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	2	0	0	1	3	0	1996 to 2026-06-30	
Cold Wave	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Drought	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	33	0	0	0	1	0	1955 to 2026-06-30	
Heat Wave	9	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	2	0	0	0	5	0	1996 to 2026-06-30	
Ice Storm	1	0	0	0	0	0	1996 to 2026-06-30	
Inland Flooding	163	1	9	15	6	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	23	1	0	1	0	0	1996 to 2026-06-30	
Strong Wind	189	7	8	23	1	0	1955 to 2026-06-30	Includes 14 High Wind records and 15 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	3	0	0	0	1	0	1950 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
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	69	8	3	23	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
2024-06-26	Thunderstorm Wind	55 kt (63 mph) estimated gust	\$0 property; \$0 crops (2024 dollars)	1, 0	WATSESSING	during plan review, check whether your last plan included it; within last 5 years	deaths or injuries recorded
2021-09-01	Flash Flood		\$0 property; \$0 crops (2021 dollars)	2, 0	IRVINGTON		deaths or injuries recorded
2021-07-29	Tornado	EF0, 0.35 mi within this county, 50 yd wide	\$330,000 property; \$0 crops (2021 dollars)	0, 0	GLEN RIDGE		B1-c most damaging: Tornado
2020-08-04	Tropical Storm		\$0 property; \$0 crops, reported for the zone (2020 dollars)	0, 1	NWS zone NJZ105 (WESTERN ESSEX), 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 NJZ105 (WESTERN ESSEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2012-10-29	High Wind	68 kt (78 mph) estimated gust	\$900,000 property; \$0 crops, reported for the zone (2012 dollars)	0, 0	NWS zone NJZ106 (EASTERN ESSEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2009-12-09	Hail	1.75 in	damage not reported	0, 0	CALDWELL		B1-c worst recorded: Hail
2009-07-26	Lightning		\$1,000 property; \$0 crops (2009 dollars)	1, 3	NEWARK HGTS		deaths or injuries recorded
2008-06-10	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$100,000 property; \$0 crops (2008 dollars)	0, 0	NUTLEY to BELLEVILLE		B1-c worst recorded: Thunderstorm Wind
1999-09-16	Flash Flood		\$7,300,000 property; crops not reported (1999 dollars)	0, 0	COUNTYWIDE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
1998-06-01	Lightning		\$90,000 property; crops not reported (1998 dollars)	0, 0	MAPLEWOOD		B1-c most damaging: Lightning
1973-06-29	Tornado	F1, 1.5 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 33 yd wide	\$25,000 property; crops not recorded (1973 dollars)	0, 0	location not recorded		B1-c worst recorded: Tornado

The full list is in the XLSX file, sheet "B1-d Storm Events history" (494 rows).

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

SOURCES

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

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

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche		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.
Cold Wave	0.568	event-days per year	about 0.568 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	10.8	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	2.96	event-days per year	about 2.96 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

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
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	2.42	events per year	about 2.42 per year	Highly likely	FEMA annualized frequency (modeled)	91.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	9.26	event-days per year	about 9.26 days per year	Likely	event-days in 5 of 30 years, 1996 to 2025 (16.7%)	144	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 9.26 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	0.107	events per year	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	24	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	0.744	event-days per year	about 0.744 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	51	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	3.07	event-days per year	about 3.07 days per year	Highly likely	event-days in 29 of 30 years, 1996 to 2025 (96.7%)	86	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0764	events per year (modeled)	about 1 in 13 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	32	days per year with a strike	about 32 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	6.36	events per year	about 6.36 per year	Highly likely	FEMA annualized frequency (modeled)	242	1986 to 2023 (38 years)	countywide	
Tornado	0.0473	events per year	about 1 in 21 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	

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
Tsunami		annual probability at the most exposed location (used in place of a county value)				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.0000228	annual probability at a location	chance a given location in the county burns in a year: 0.00228%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No 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	11.3	event-days per year	about 11.3 days per year	Likely	event-days in 16 of 30 years, 1996 to 2025 (53.3%)	215	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) comes from the National Risk Index v1.20 (December 2025). It is not recorded events divided by years, and what it measures depends on the hazard. For most hazards it estimates how often the hazard affects this county each year: it counts events or event-days (drought, heat wave, cold wave, winter weather, ice storm and inland flooding are in days per year; lightning is the number of days per year with a recorded cloud-to-ground strike, from the NOAA Storm Prediction Center daily lightning climatology); it may count events in the surrounding area (hail, strong wind, tornado, hurricane and ice storm use a 49 km grid and buffers) and is averaged over the county's area; and some hazards use a minimum value for places with no recorded event. Earthquake, wildfire and coastal flooding are different: FEMA computes them for each census block and averages them over the county, so the value is the chance (for coastal flooding, the modeled number of floods per year) at a location in the county, which is lower than the chance that the hazard strikes somewhere in the county. Earthquake is the chance of at least minor-damage shaking (U.S. Geological Survey model); wildfire is the chance that a location burns in a large fire (U.S. Forest Service burn probability); coastal flooding comes from FEMA flood zones and NOAA high-tide flooding, so it can be above 1 where high-tide flooding is frequent. Tsunami is the value at the county's most exposed location, from recorded events and modeled return periods. For these four hazards the packet gives no "1 in N years" and takes the descriptor from Storm Events (none for earthquake) unless the value is 1 or more a year. Landslide is a U.S. Geological Survey modeled county rate spread by slope susceptibility. Volcanic activity is the chance that a volcano affecting the county erupts in a year. Drought counts only extreme and exceptional drought (D3 and D4). Source: FEMA, National Risk Index Technical Documentation v1.20, sections 5.2.2 (Table 5), 5.2.3, 7.4, 10.4, 16.5, 17.1, 17.3.1, 17.5, 20.3.1, 21.4, 22.4 and 6 to 23.

SOURCES

FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)

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

Descriptor scale used in this packet (defined per unit)

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

Unit	Descriptor	Definition
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	15	30	0.5
Hail	2.00 in+	1996 to 2025	0	30	0
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	105	30	3.5
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	4	30	0.133
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	2	30	0.0667
Tornado	EF0-1	1996 to 2025	1	30	0.0333
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

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 211				Not Applicable 211	
Coastal Flooding	21 of 211	69.5	80.5	97.9	Relatively High 3, Relatively Moderate 4, Relatively Low 10, Very Low 4, No Rating 190	

Hazard	Tracts rated of all	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Cold Wave	211 of 211	15.9	47.7	69.0	Relatively Moderate 110, Relatively Low 100, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	4 of 211	78.2	82.4	84.4	Relatively Low 3, Very Low 1, No Rating 207	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	211 of 211	26.5	62.1	85.4	Relatively Moderate 12, Relatively Low 189, Very Low 10	
Hail	211 of 211	14.6	41.2	72.3	Relatively Moderate 1, Relatively Low 142, Very Low 68	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	211 of 211	1.9	80.2	93.6	Relatively High 69, Relatively Moderate 135, Relatively Low 6, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Hurricane	211 of 211	46.5	62.6	82.8	Relatively Moderate 7, Relatively Low 201, Very Low 3	
Ice Storm	211 of 211	4.4	18.5	44.0	Relatively Low 9, Very Low 202	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	211 of 211	0.8	46.2	99.4	Very High 9, Relatively High 45, Relatively Moderate 47, Relatively Low 78, Very Low 32	
Landslide	210 of 211	8.7	24.1	82.3	Relatively Low 2, Very Low 208, No Rating 1	
Lightning	211 of 211	0.7	29.6	52.3	Relatively Moderate 4, Relatively Low 176, Very Low 31	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	211 of 211	25.4	61.3	82.1	Relatively Moderate 152, Relatively Low 59	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	211 of 211	26.2	42.5	64.4	Relatively Moderate 23, Relatively Low 185, Very Low 3	
Tsunami	0 of 211				Not Applicable 211	
Volcanic Activity	0 of 211				Not Applicable 211	
Wildfire	58 of 211	18.9	26.3	58.4	Very Low 58, No Rating 153	
Winter Weather	211 of 211	32.2	58.3	79.7	Relatively High 1, Relatively Moderate 181, Relatively Low 29	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
Essex County	County	Approved, expires 2030-04-27		\$45,959,551.08	0; 0	No NFIP community ID on this member's plan row. Includes \$38,380,155.69 for declarations not counted as hazard incidents (DR-4488-NJ, EM-3188-NJ).
Caldwell borough	Borough	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 0	\$2,669,648.76	16; 0	Includes \$179,648.90 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
East Orange city	City	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 4	\$1,818,810.57	3; 0	Includes \$262,677.86 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Essex Fells borough	Borough	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 2	\$674,411.66	0; 0	Includes \$169,817.97 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Glen Ridge borough	Borough	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 2	\$875,362.48	4; 0	
Newark city	City	Approved, expires 2030-04-27	FMA RL 0, SRL 7; any 27	\$18,300,957.58	42; 0	Includes \$6,792,733.19 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
North Caldwell borough	Borough	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 5	\$992,060.63	2; 0	Includes \$211,802.94 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Roseland borough	Borough	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 3	\$1,137,781.34	3; 0	Includes \$128,434.75 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Belleville township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 7; any 40	\$2,384,316.24	11; 0	Includes \$127,990.88 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
Bloomfield township	Township	Approved, expires 2030-04-27	FMA RL 1, SRL 4; any 36	\$3,343,711.77	15; 0	Includes \$453,624.34 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Cedar Grove township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 6	\$1,034,939.87	3; 0	Includes \$164,915.27 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
City of Orange township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 2; any 16	\$101,477.52	5; 0	
Fairfield township	Township	Approved, expires 2030-04-27	FMA RL 5, SRL 107; any 280	\$2,308,410.92	11; 0	Includes \$333,071.90 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Irvington township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 1; any 17	\$2,842,287.36	14; 0	Includes \$592,169.40 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Livingston township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 2; any 15	\$3,145,169.34	19; 1	Includes \$580,859.34 for declarations not counted as hazard incidents (DR-4048-NJ).
Maplewood township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 1; any 13	\$5,661,291.64	10; 1	Includes \$156,854.82 for declarations not counted as hazard incidents (DR-4048-NJ).
Millburn township	Township	Approved, expires 2030-04-27	FMA RL 5, SRL 3; any 39	\$4,821,326.86	13; 0	Includes \$727,615.28 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Montclair township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 3; any 29	\$3,688,846.94	15; 0	Includes \$519,870.66 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
Nutley township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 8; any 26	\$4,670,452.62	16; 0	Includes \$416,911.98 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
South Orange Village township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 5	\$7,742,211.71	0; 0	Includes \$258,314.88 for declarations not counted as hazard incidents (DR-4048-NJ).
Verona township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 1; any 9	\$2,110,016.41	3; 0	Includes \$673,538.44 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
West Caldwell township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 1; any 4	\$2,442,644.88	7; 0	Includes \$334,262.56 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
West Orange township	Township	Approved, expires 2030-04-27	FMA RL 0, SRL 0; any 13	\$4,123,028.18	14; 1	Includes \$601,603.96 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 2025-04-28 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche											Not Applicable in NRI for this county
Coastal Flooding	\$11,304,904,046		35,501	\$532,436		\$23,086	0.00471%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-04-28 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Cold Wave	\$143,681,268,473	\$1,493,505	863,448	\$603	\$11	\$8,719,441	under 0.0001%				
Drought		\$1,386,068			\$9,902		0.714% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$249,589,613,832		863,728	\$9,270,155		\$2,806,141	0.00371%				
Hail	\$143,681,268,473	\$1,493,505	863,448	\$953,532	\$391	\$26,720	0.000664%				
Heat Wave	\$143,681,268,473	\$1,493,505	863,448	\$61	\$315	\$19,448,161	under 0.0001%				
Hurricane	\$143,645,361,438	\$1,493,505	863,145	\$7,405,977	\$6,715	\$312,135	0.00516%				
Ice Storm	\$143,410,799,336		861,183	\$104,354		\$160,289	under 0.0001%				
Inland Flooding	\$143,583,238,033	\$204,328	22,273	\$145,387,240	\$4,634	\$3,951,264	n/a (see note)	\$0			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. EAL as % of exposure: n/a.
Landslide	\$2,432,961,114		11,781	\$939		\$49	under 0.0001%				
Lightning	\$143,681,268,473		863,448	\$13,350		\$981,860	under 0.0001%	\$10,000			
Strong Wind	\$143,681,268,473	\$1,493,505	863,448	\$436,439	\$62	\$4,337,359	0.000304%	\$13,000	\$0		
Tornado	\$143,681,268,473	\$1,493,505	863,448	\$3,711,345	\$12	\$4,761,254	0.00258%				
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$1,169,668,786	\$6,311	8,908	\$2,072	under \$1	\$302	0.000177%				
Winter Weather	\$143,681,268,473	\$1,493,505	863,448	\$85,645	\$1	\$611,624	under 0.0001%		\$0		

Totals since 2025-04-28 (Storm Events through 2026-06-30): 7 county-coded records, 7 with a damage value recorded (including \$0), \$23,000; 10 zone-level records, 9 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance 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	863,448
Building value (total, not at risk)	\$143,681,268,473
Agriculture value (total, not at risk)	\$1,493,505
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$167,926,190
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$46,139,684
Social vulnerability rating	Very High
Community resilience rating	Relatively Low
NRI version	December 2025

FEMA's all-hazard expected annual loss 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)	11	Severe repetitive loss, FMA definition (44 CFR 77.2)	147
Repetitive loss, NFIP insurance definition	584	Severe repetitive loss, NFIP insurance definition	140

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	11	147	584	140	591	2	289
BELLEVILLE, TOWNSHIP OF	0	7	40	7	40	0	16
BLOOMFIELD, TOWNSHIP OF	1	4	35	3	36	0	21

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>
CEDAR GROVE, TOWNSHIP OF	0	0	6	0	6	0	4
EAST ORANGE, CITY OF	0	0	4	0	4	0	1
GLEN RIDGE, BOROUGH OF	0	0	2	0	2	0	1
IRVINGTON, TOWN OF	0	1	17	1	17	0	7
LIVINGSTON, TOWNSHIP OF	0	2	14	1	15	0	9
MAPLEWOOD, TOWNSHIP OF	0	1	13	1	13	0	3
MILLBURN, TOWNSHIP OF	5	3	37	3	39	0	19
MONTCLAIR, TOWNSHIP OF	0	3	29	3	29	0	14
NEWARK, CITY OF	0	7	27	6	27	0	13
NORTH CALDWELL, BOROUGH OF	0	0	5	0	5	0	2
NUTLEY,TOWNSHIP OF	0	8	26	8	26	0	8
ORANGE TOWNSHIP, CITY OF	0	2	16	2	16	0	4
ROSELAND, BOROUGH OF	0	0	3	0	3	0	2
SOUTH ORANGE VILLAGE, TOWNSHIP OF	0	0	5	0	5	0	1
VERONA, TOWNSHIP OF	0	1	9	1	9	0	7
WEST CALDWELL, TOWNSHIP OF	0	1	4	1	4	0	3
WEST ORANGE, TOWNSHIP OF	0	0	13	0	13	0	4
ESSEX FELLS, BOROUGH OF	0	0	2	0	2	0	1
FAIRFIELD, TOWNSHIP OF	5	107	277	103	280	2	149
State level, not in this county: county not reported	0	1	5	0	6	1	0

SOURCESFEMA, 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
Caldwell borough	340584	0	0	0	0	0	0	0	
East Orange city	340181	0	0	4	0	4	0	1	
Essex Fells borough	340575	0	0	2	0	2	0	1	
Glen Ridge borough	340183	0	0	2	0	2	0	1	
Newark city	340189	0	7	27	6	27	0	13	
North Caldwell borough	340190	0	0	5	0	5	0	2	
Roseland borough	340193	0	0	3	0	3	0	2	
Belleville township	340177	0	7	40	7	40	0	16	
Bloomfield township	340178	1	4	35	3	36	0	21	

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
Cedar Grove township	340180	0	0	6	0	6	0	4	
City of Orange township	340192	0	2	16	2	16	0	4	
Fairfield township	345295	5	107	277	103	280	2	149	
Irvington township	340184	0	1	17	1	17	0	7	
Livingston township	340185	0	2	14	1	15	0	9	
Maplewood township	340186	0	1	13	1	13	0	3	
Millburn township	340187	5	3	37	3	39	0	19	
Montclair township	340188	0	3	29	3	29	0	14	
Nutley township	340191	0	8	26	8	26	0	8	
South Orange Village township	340194	0	0	5	0	5	0	1	
Verona township	340195	0	1	9	1	9	0	7	
West Caldwell township	340196	0	1	4	1	4	0	3	
West Orange township	340197	0	0	13	0	13	0	4	

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

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

Exact counts; no count suppression.

Sources

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_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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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_34013. Preview: automated baseline.