

Union County, NJ

Risk-assessment baseline packet

Unit **County area 34039** 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 2031-07-14	Plan	Union County 2026 (FEMA plan 111758)
Approved	2026-07-15	Expires	2031-07-14
As of	2026-09-28	Days	1,750 days to expiry

Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.

What changed since your last plan (approved 2026-07-15)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet
Repetitive loss now	FMA RL 76, SRL 200 (44 CFR 77.2); any definition: 887	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

							Days to expiry <i>negative = days since expiry</i>		
Jurisdiction	Type	Status	Plan	Approved	Expires			Update underway	Notes
Union County	County	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750			Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2026-09-04
Elizabeth city	City	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750			Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Fanwood borough	Borough	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Garwood borough	Borough	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2026-09-04
Kenilworth borough	Borough	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2026-09-25

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Linden city	City	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2026-09-04
Mountainside borough	Borough	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2026-09-04
New Providence borough	Borough	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Plainfield city	City	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2026-09-04
Rahway city	City	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2026-09-04
Roselle borough	Borough	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2026-09-25

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Roselle Park borough	Borough	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Summit city	City	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2026-09-04
Westfield town	Town	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2026-09-25

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Berkeley Heights township	Township	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2026-09-25
Clark township	Township	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Cranford township	Township	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Hillside township	Township	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2026-09-04

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Scotch Plains township	Township	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2026-09-25
Springfield township	Township	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2026-09-04
Union township	Township	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2026-09-25

						Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Jurisdiction	Type	Status	Plan	Approved	Expires			
Winfield township	Township	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. member approved 2026-09-25
Rahway Valley Sewerage Authority	Water/Sewer Authority	Approved, expires 2031-07-14	Union County 2026 (FEMA plan 111758)	2026-07-15	2031-07-14	1,750		member approved 2026-09-25

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	\$104,816,855	\$27,167	\$11,830,698	\$116,674,720	185		
2	Earthquake	Relatively Moderate	Relatively Moderate	\$9,152,837		\$3,446,121	\$12,598,958			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
3	Heat Wave	Relatively Moderate	Relatively Moderate	\$6	\$293	\$6,796,803	\$6,797,102	12		
4	Strong Wind	Very High	Relatively High	\$1,058,541	\$98	\$4,726,370	\$5,785,009	186		Includes 14 High Wind records and 14 Strong Wind records, event types the NRI definition of this hazard leaves out.

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
5	Hurricane	Relatively Moderate	Relatively Moderate	\$5,337,078	\$6,984	\$205,487	\$5,549,549	2		
6	Tornado	Relatively Moderate	Relatively Moderate	\$1,903,043	\$11	\$3,186,571	\$5,089,624	4		
7	Cold Wave	Relatively Moderate	Relatively High	\$189	under \$1	\$4,440,355	\$4,440,545	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
8	Lightning	Very High	Relatively High	\$99,123		\$1,961,108	\$2,060,232	15		
9	Ice Storm	Very High	Relatively High	\$1,280,536		\$192,740	\$1,473,276	1		
10	Winter Weather	Very High	Very High	\$137,141	under \$1	\$1,193,656	\$1,330,797	60		
11	Coastal Flooding	Relatively Moderate	Relatively Moderate	\$1,139,807		\$7,207	\$1,147,013	2		
12	Hail	Very Low	Very Low	\$59,373	\$607	\$27,460	\$87,440	23		
13	Drought	Very Low	Very Low		\$21,859		\$21,859	0		Declared 2 times; no Storm Events record of this type.
14	Wildfire	Very Low	Very Low	\$4,047	under \$1	\$899	\$4,946	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	\$196		\$19	\$215	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 120
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.	35 of 120
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	120 of 120
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	4 of 120
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.	120 of 120
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	120 of 120
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	120 of 120
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.	120 of 120
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	120 of 120
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.	120 of 120
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.	119 of 120
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	120 of 120
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	120 of 120
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.	120 of 120
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 120
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 120
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.	61 of 120
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	120 of 120

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)	26, 1987 to 2021	0.75 in to 1.75 in (median 0.94 in); 26 with a recorded value	1.75 in hail, 2006-07-18; same size also recorded on 2002-06-19, 2003-03-21		Event records naming member places: Elizabeth city (5 records), Fanwood borough (5 records), Plainfield city (3 records), New Providence borough (2 records), Springfield township (2 records), Clark township (1 record), Garwood borough (1 record), Hillside township (1 record), Mountainside borough (1 record), Roselle borough (1 record); and 3 more member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	12, 2011 to 2019 (12 zone-level)	1 day to 3 days (median 1 day); 8 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 NJZ107 (WESTERN UNION), 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)	185, 1996 to 2025		Flash Flood, 1996-10-19, \$4,300,000 property; crops not reported (1996 dollars)		Event records naming member places: Springfield township (23 records), Rahway city (20 records), Elizabeth city (14 records), Garwood borough (14 records), Scotch Plains township (13 records), Clark township (8 records), Cranford township (8 records), Mountainside borough (8 records), New Providence borough (6 records), Plainfield city (6 records); and 10 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)	15, 1996 to 2025		Lightning, 2019-06-25, \$20,000 property; \$0 crops (2019 dollars)		Event records naming member places: Elizabeth city (3 records), Kenilworth borough (2 records), Plainfield city (2 records), Cranford township (1 record), Garwood borough (1 record), Linden city (1 record), Scotch Plains township (1 record), Springfield 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)	28, 2011 to 2025 (28 zone- level)	30 kt (35 mph) to 68 kt (78 mph) (median 47 kt (54 mph)); 28 with a recorded value	68 kt (78 mph) estimated gust, High Wind, 2012-10-29; NWS zone NJZ108 (EASTERN UNION), zone-level: may include parts of neighboring counties	High Wind, 2019-10-16, \$100,000 property; \$0 crops, reported for the zone (2019 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	

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)	183, 1983 to 2026	50 kt (58 mph) to 80 kt (92 mph) (median 52 kt (60 mph)); 160 with a recorded value	80 kt (92 mph) estimated gust, Thunderstorm Wind, 2013-07-01	Thunderstorm Wind, 1998-09-07, \$3,000,000 property; crops not reported (1998 dollars)	Event records naming member places: Fanwood borough (12 records), Plainfield city (10 records), Roselle borough (10 records), Garwood borough (9 records), Westfield town (9 records), Cranford township (8 records), Kenilworth borough (8 records), Union township (8 records), Scotch Plains township (7 records), Berkeley Heights township (6 records); and 11 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	14, 1952 to 2019	F/EF0 to F/EF1 (median F/EF0); 14 with a recorded value	F1 tornado, 1994-07-26, 2 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, \$5,000,000 property; crops not recorded (1994 dollars)		Event records naming member places: Berkeley Heights township (1 record), Clark township (1 record), Cranford township (1 record), Plainfield city (1 record), Scotch Plains township (1 record), Summit city (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)	60, 2010 to 2026 (60 zone-level)		No damage reported in 60 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

30

Counted incidents

19

Storm Events records since the plan: not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet.

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	\$37,083,075.46		
2021-09-02	2021-09-01	EM-3573-NJ	Emergency	REMNANTS OF HURRICANE IDA	Hurricane	none found		same incident as DR-4614
2020-03-25	2020-01-20	DR-4488-NJ	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$16,080,899.31		
2020-03-13	2020-01-20	EM-3451-NJ	Emergency	COVID-19	Non-natural, not counted	none found		same incident as DR-4488
2016-03-14	2016-01-22	DR-4264-NJ	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$2,689,066.31		
2012-10-30	2012-10-26	DR-4086-NJ	Major disaster	HURRICANE SANDY	Hurricane	\$27,035,668.58		
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	\$2,980,139.20		
2011-08-31	2011-08-27	DR-4021-NJ	Major disaster	HURRICANE IRENE	Hurricane	\$7,764,854.50		
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	\$2,010,224.91		
2010-04-02	2010-03-12	DR-1897-NJ	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	PA not declared for this county		
2007-04-26	2007-04-14	DR-1694-NJ	Major disaster	SEVERE STORMS AND INLAND AND COASTAL FLOODING	Coastal Flooding	\$1,074,490.28		
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		
2003-09-23	2003-08-14	EM-3188-NJ	Emergency	POWER OUTAGE	Non-natural, not counted	\$62,516.68		
2003-03-20	2003-02-16	EM-3181-NJ	Emergency	SNOW	Winter Weather	\$1,010,194.30		
2001-09-19	2001-09-11	EM-3169-NJ	Emergency	FIRES AND EXPLOSIONS	Non-natural, not counted	\$973,505.76		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	
						<i>federal share obligated, nominal dollars</i>	Flags Notes
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	\$5,376,024.30	
1999-09-17	1999-09-16	EM-3148-NJ	Emergency	HURRICANE FLOYD EMERGENCY DECLARATIONS	Hurricane	none found	same incident as DR-1295
1996-11-19	1996-10-18	DR-1145-NJ	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	PA not declared for this county	
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	
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	

School districts and special districts in this county: \$2,140,212.92 (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	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	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	2		0	1	2	0	1996 to 2026-06-30	
Cold Wave	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	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		No Storm Events record; local data required (e.g., USGS).
Hail	26		0	0	1	0	1955 to 2026-06-30	
Heat Wave	12		0	0	0	0	1996 to 2026-06-30	
Hurricane	2		0	0	4	0	1996 to 2026-06-30	
Ice Storm	1		0	0	0	0	1996 to 2026-06-30	
Inland Flooding	185		2	38	6	0	1996 to 2026-06-30	
Landslide	0		0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	15		2	4	0	0	1996 to 2026-06-30	
Strong Wind	211		15	50	1	0	1955 to 2026-06-30	Includes 14 High Wind records and 14 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	14		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	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	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	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	60		7	20	5	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
2025-07-14	Flash Flood		\$0 property; \$0 crops (2025 dollars)	2, 0	PLAINFIELD	within last 5 years	deaths or injuries recorded
2025-07-03	Thunderstorm Wind	60 kt (69 mph) estimated gust	\$15,000 property; \$0 crops (2025 dollars)	2, 0	PLAINFIELD	within last 5 years	deaths or injuries recorded
2021-09-01	Flash Flood		\$0 property; \$0 crops (2021 dollars)	4, 0	ELIZABETH		deaths or injuries recorded
2020-08-04	Tropical Storm		\$0 property; \$0 crops, reported for the zone (2020 dollars)	0, 1	NWS zone NJZ107 (WESTERN UNION), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2019-10-16	High Wind	42 kt (48 mph) measured gust	\$100,000 property; \$0 crops, reported for the zone (2019 dollars)	0, 0	NWS zone NJZ108 (EASTERN UNION), zone-level: may include parts of neighboring counties		B1-c most damaging: High Wind and Strong Wind (outside NRI Strong Wind definition)
2019-07-19	Excessive Heat		damage not reported	0, 0	NWS zone NJZ108 (EASTERN UNION), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2019-06-25	Lightning		\$20,000 property; \$0 crops (2019 dollars)	0, 0	LORRAINE		B1-c worst recorded: Lightning
2013-07-01	Thunderstorm Wind	80 kt (92 mph) estimated gust	\$50,000 property; crops not reported (2013 dollars)	0, 0	BERKELEY HGTS to SUMMIT		B1-c worst recorded: Thunderstorm Wind
2012-10-29	High Wind	68 kt (78 mph) estimated gust	\$0 property; \$0 crops, reported for the zone (2012 dollars)	0, 0	NWS zone NJZ108 (EASTERN UNION), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2006-07-18	Hail	1.75 in	damage not reported	0, 0	SPRINGFIELD		B1-c worst recorded: Hail

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
1996-10-19	Flash Flood		\$4,300,000 property; crops not reported (1996 dollars)	0, 0	SPRINGFIELD		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
1994-07-26	Tornado	F1, 2 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	\$5,000,000 property; crops not recorded (1994 dollars)	0, 0	of Kenilworth		B1-c worst recorded: Tornado

The full list is in the XLSX file, sheet "B1-d Storm Events history" (528 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	0.557	event-days per year	about 0.557 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	10.6	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	2.99	event-days per year	about 2.99 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

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	2.43	events per year	about 2.43 per year	Highly likely	FEMA annualized frequency (modeled)	92.3 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	9.36	event-days per year	about 9.36 days per year	Likely	event-days in 6 of 30 years, 1996 to 2025 (20%)	146	2005-11-12 to 2024-11-12 (19 years)	countywide	NRI gives about 9.36 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 6 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	0.106	events per year	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	22	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%)	50	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	3.43	event-days per year	about 3.43 days per year	Highly likely	event-days in 28 of 30 years, 1996 to 2025 (93.3%)	96	1996 to 2023 (28 years)	see B1-f	
Landslide	0.041	events per year (modeled)	about 1 in 24 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	33.7	days per year with a strike	about 33.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	6.39	events per year	about 6.39 per year	Highly likely	FEMA annualized frequency (modeled)	243	1986 to 2023 (38 years)	countywide	
Tornado	0.0386	events per year	about 1 in 26 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	0.0000631	annual probability at a location	chance a given location in the county burns in a year: 0.00631%		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	event-days per year	about 11 days per year	Likely	event-days in 16 of 30 years, 1996 to 2025 (53.3%)	209	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	11	30	0.367
Hail	2.00 in+	1996 to 2025	0	30	0
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	146	30	4.87
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	3	30	0.1
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	3	30	0.1
Tornado	EF0-1	1996 to 2025	4	30	0.133
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 120				Not Applicable	120
Coastal Flooding	35 of 120	70.7	80.0	98.9	Relatively High 3, Relatively Moderate 4, Relatively Low 14, Very Low 14, No Rating 85	

Hazard	Tracts rated of all	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Cold Wave	120 of 120	18.7	43.6	60.5	Relatively Moderate 42, Relatively Low 77, 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 120	81.3	85.1	86.8	Relatively Low 4, No Rating 116	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	120 of 120	39.0	72.4	86.1	Relatively Moderate 24, Relatively Low 95, Very Low 1	
Hail	120 of 120	3.2	17.8	33.2	Very Low 120	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	120 of 120	5.7	65.4	84.1	Relatively Moderate 89, Relatively Low 30, 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	120 of 120	49.6	66.7	83.9	Relatively Moderate 2, Relatively Low 117, Very Low 1	
Ice Storm	120 of 120	27.3	73.6	93.9	Relatively High 1, Relatively Moderate 75, Relatively Low 43, 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.
Inland Flooding	120 of 120	5.3	59.9	99.7	Very High 9, Relatively High 30, Relatively Moderate 39, Relatively Low 31, Very Low 11	
Landslide	119 of 120	9.5	20.8	76.7	Very Low 119, No Rating 1	
Lightning	120 of 120	18.2	64.9	85.1	Relatively High 12, Relatively Moderate 101, 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.
Strong Wind	120 of 120	43.4	78.8	90.5	Relatively High 37, Relatively Moderate 82, Relatively 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.
Tornado	120 of 120	23.1	43.0	57.9	Relatively Moderate 5, Relatively Low 114, Very Low 1	
Tsunami	0 of 120				Not Applicable 120	
Volcanic Activity	0 of 120				Not Applicable 120	
Wildfire	61 of 120	18.5	26.1	65.1	Very Low 61, No Rating 59	
Winter Weather	120 of 120	53.9	84.9	93.8	Relatively High 93, Relatively Moderate 27	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
Union County	County	Approved, expires 2031-07-14		\$7,128,062.49	0; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. No NFIP community ID on this member's plan row. Includes \$1,151,535.60 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3169-NJ, EM-3188-NJ).
Elizabeth city	City	Approved, expires 2031-07-14	FMA RL 0, SRL 2; any 20	\$21,739,151.03	27; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$1,384,207.49 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Fanwood borough	Borough	Approved, expires 2031-07-14	FMA RL 0, SRL 0; any 0	\$428,955.05	20; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Garwood borough	Borough	Approved, expires 2031-07-14	FMA RL 0, SRL 1; any 4	\$451,201.63	25; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$13,793.78 for declarations not counted as hazard incidents (DR-4048-NJ).
Kenilworth borough	Borough	Approved, expires 2031-07-14	FMA RL 0, SRL 0; any 12	\$445,972.50	14; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$22,656.59 for declarations not counted as hazard incidents (DR-4048-NJ).
Linden city	City	Approved, expires 2031-07-14	FMA RL 0, SRL 6; any 30	\$3,070,848.71	6; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$373,805.90 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Mountainside borough	Borough	Approved, expires 2031-07-14	FMA RL 0, SRL 0; any 2	\$645,834.53	15; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$26,938.43 for declarations not counted as hazard incidents (DR-4048-NJ).
New Providence borough	Borough	Approved, expires 2031-07-14	FMA RL 0, SRL 2; any 9	\$2,461,527.27	14; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$266,975.69 for declarations not counted as hazard incidents (DR-4048-NJ).
Plainfield city	City	Approved, expires 2031-07-14	FMA RL 2, SRL 17; any 176	\$1,256,751.62	22; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$157,899.37 for declarations not counted as hazard incidents (DR-4048-NJ).

Member	Type	Plan status	Repetitive loss	Public Assistance matched	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>federal share obligated, nominal dollars</i>	<i>all years; since the member's plan</i>	
Rahway city	City	Approved, expires 2031-07-14	FMA RL 15, SRL 26; any 129	\$8,136,267.69	24; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$207,573.70 for declarations not counted as hazard incidents (DR-4048-NJ).
Roselle borough	Borough	Approved, expires 2031-07-14	FMA RL 0, SRL 6; any 46	\$1,666,463.82	13; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$59,878.86 for declarations not counted as hazard incidents (DR-4048-NJ, EM-3188-NJ).
Roselle Park borough	Borough	Approved, expires 2031-07-14	FMA RL 0, SRL 0; any 2	\$653,658.53	1; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$4,633.68 for declarations not counted as hazard incidents (DR-4048-NJ).
Summit city	City	Approved, expires 2031-07-14	FMA RL 0, SRL 2; any 6	\$2,048,649.58	12; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$662,302.35 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Westfield town	Town	Approved, expires 2031-07-14	FMA RL 1, SRL 0; any 5	\$343,839.87	11; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.
Berkeley Heights township	Township	Approved, expires 2031-07-14	FMA RL 0, SRL 2; any 7	\$2,343,094.91	12; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$246,791.27 for declarations not counted as hazard incidents (DR-4048-NJ).
Clark township	Township	Approved, expires 2031-07-14	FMA RL 0, SRL 4; any 13	\$1,373,616.83	15; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$119,708.49 for declarations not counted as hazard incidents (DR-4048-NJ).
Cranford township	Township	Approved, expires 2031-07-14	FMA RL 47, SRL 111; any 292	\$4,376,856.81	18; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$203,766.34 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Hillside township	Township	Approved, expires 2031-07-14	FMA RL 0, SRL 3; any 34	\$2,503,672.08	8; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$252,231.44 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Scotch Plains township	Township	Approved, expires 2031-07-14	FMA RL 0, SRL 2; any 35	\$2,198,930.06	23; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$80,801.51 for declarations not counted as hazard incidents (DR-4048-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
Springfield township	Township	Approved, expires 2031-07-14	FMA RL 6, SRL 5; any 25	\$3,394,079.47	29; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$121,149.43 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Union township	Township	Approved, expires 2031-07-14	FMA RL 5, SRL 11; any 40	\$5,041,581.99	14; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last. Includes \$1,359,735.74 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3188-NJ).
Winfield township	Township	Approved, expires 2031-07-14	FMA RL 0, SRL 0; any 0	\$20,937.94	4; not yet covered	Also approved under plan 107817 (Union County 2021, expires 2026-12-15). FEMA's plan status map shows one plan per jurisdiction and may show one of these; this packet uses the approved plan that expires last.

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 2026-07-15 <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

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 2026-07-15 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Coastal Flooding	\$9,677,135,249		47,579	\$1,139,807		\$7,207	0.0118%				
Cold Wave	\$104,020,783,631	\$1,363,609	575,174	\$189	under \$1	\$4,440,355	under 0.0001%				
Drought		\$1,299,857			\$21,859		1.68% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$181,839,316,172		575,345	\$9,152,837		\$3,446,121	0.00503%				
Hail	\$104,021,791,617	\$1,363,609	575,179	\$59,373	\$607	\$27,460	under 0.0001%				
Heat Wave	\$104,021,791,617	\$1,363,609	575,179	\$6	\$293	\$6,796,803	under 0.0001%				
Hurricane	\$103,987,625,936	\$1,363,609	574,879	\$5,337,078	\$6,984	\$205,487	0.00513%				
Ice Storm	\$103,777,099,273		573,905	\$1,280,536		\$192,740	0.00123%				
Inland Flooding	\$103,937,585,129	\$1,038,741	29,152	\$104,816,855	\$27,167	\$11,830,698	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	\$948,766,758		3,932	\$196		\$19	under 0.0001%				
Lightning	\$104,021,791,617		575,179	\$99,123		\$1,961,108	under 0.0001%				
Strong Wind	\$104,021,791,617	\$1,363,609	575,179	\$1,058,541	\$98	\$4,726,370	0.00102%				
Tornado	\$104,021,791,617	\$1,363,609	575,179	\$1,903,043	\$11	\$3,186,571	0.00183%				
Tsunami											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$984,134,629	\$125,140	8,162	\$4,047	under \$1	\$899	0.000411%				
Winter Weather	\$104,021,791,617	\$1,363,609	575,179	\$137,141	under \$1	\$1,193,656	0.000132%				

Totals since 2026-07-15: Storm Events not yet covered: Storm Events data run through 2026-06-30, before the approval date, so there is no period to count yet; 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	575,179
Building value (total, not at risk)	\$104,021,791,617
Agriculture value (total, not at risk)	\$1,363,609
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$125,045,791
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)	\$38,015,494
Social vulnerability rating	Relatively Moderate
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)	76	Severe repetitive loss, FMA definition (44 CFR 77.2)	200
Repetitive loss, NFIP insurance definition	864	Severe repetitive loss, NFIP insurance definition	187

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	76	200	864	187	887	10	497
BERKELEY HEIGHTS, TOWNSHIP OF	0	2	7	2	7	0	4
GARWOOD, BOROUGH OF	0	1	4	1	4	0	4
HILLSIDE, TOWNSHIP OF	0	3	34	3	34	0	6
KENILWORTH, BOROUGH OF	0	0	12	0	12	0	8
LINDEN, CITY OF	0	6	30	6	30	0	17
MOUNTAINSIDE, BOROUGH OF	0	0	2	0	2	0	0
ROSELLE, BOROUGH OF	0	6	45	5	46	1	15
ROSELLE PARK, BOROUGH OF	0	0	2	0	2	0	0
SCOTCH PLAINS, TOWNSHIP OF	0	2	35	2	35	0	24
SUMMIT, CITY OF	0	2	6	2	6	0	2
UNION, TOWNSHIP OF	5	11	40	11	40	0	14
WESTFIELD, TOWN OF	1	0	4	0	5	0	2
CLARK, TOWNSHIP OF	0	4	13	4	13	0	9
CRANFORD, TOWNSHIP OF	47	111	287	105	292	3	194
NEW PROVIDENCE, BOROUGH OF	0	2	9	2	9	0	5
PLAINFIELD, CITY OF	2	17	176	17	176	0	105
RAHWAY, CITY OF	15	26	118	20	129	6	74
SPRINGFIELD, TOWNSHIP OF	6	5	20	5	25	0	11
ELIZABETH, CITY OF	0	2	20	2	20	0	3
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
Elizabeth city	345523	0	2	20	2	20	0	3	
Fanwood borough	340463	0	0	0	0	0	0	0	
Garwood borough	340464	0	1	4	1	4	0	4	
Kenilworth borough	340466	0	0	12	0	12	0	8	
Linden city	340467	0	6	30	6	30	0	17	
Mountainside borough	340468	0	0	2	0	2	0	0	
New Providence borough	345306	0	2	9	2	9	0	5	

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
Plainfield city	345312	2	17	176	17	176	0	105	
Rahway city	345314	15	26	118	20	129	6	74	
Roselle borough	340472	0	6	45	5	46	1	15	
Roselle Park borough	340473	0	0	2	0	2	0	0	
Summit city	340476	0	2	6	2	6	0	2	
Westfield town	340478	1	0	4	0	5	0	2	
Berkeley Heights township	340459	0	2	7	2	7	0	4	
Clark township	345290	0	4	13	4	13	0	9	
Cranford township	345291	47	111	287	105	292	3	194	
Hillside township	340465	0	3	34	3	34	0	6	
Scotch Plains township	340474	0	2	35	2	35	0	24	
Springfield township	345321	6	5	20	5	25	0	11	
Union township	340477	5	11	40	11	40	0	14	
Winfield township	340479	0	0	0	0	0	0	0	

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

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

SOURCES

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

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

County repeat-flood properties by occupancy group

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	73	165	690	152	712	10	414
2 to 4 unit residential	0	11	84	11	84	0	41
other residential	0	5	32	5	32	0	13
non-residential	3	19	58	19	59	0	29
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 fmaRL field description omits the Increased Cost of Compliance clause of 44 CFR 77.2(i). NFIP repetitive loss (FEMA insurance definition, nfipRl) 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 18 properties are FMA repetitive loss but not NFIP repetitive loss, and 806 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_34039. Preview: automated baseline.