

Cumberland County, NJ

Risk-assessment baseline packet

County FIPS: 34011 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

Summary

Plan status as of 2026-09-30: Approved, expires 2027-10-24. Plan: Cumberland County 2022 (FEMA plan 108395), approved 2022-10-25.

Since the plan was approved on 2022-10-25: no new hazard declaration and 33 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$12,899,337 a year), Hurricane (\$10,020,767) and Cold Wave (\$4,990,707).

The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

TERMS USED

EAL: expected annual loss: FEMA's modeled average yearly loss from a hazard.

NRI: FEMA's National Risk Index (version 1.20, December 2025).

NFIP: National Flood Insurance Program.

RL, SRL: repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).

FMA, HMGP: Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.

PA: FEMA Public Assistance: disaster aid to governments and some nonprofits.

Zone-level: NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.

County-coded: NOAA logged the event to this county.

FIPS: the federal code for a place; 34011 is this area.

D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.

CFR: Code of Federal Regulations.

A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

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

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Plan clock

Status:	Approved, expires 2027-10-24	Plan:	Cumberland County 2022 (FEMA plan 108395)
Approved:	2022-10-25	Days to expiry:	389
What changed since your last plan (approved 2022-10-25)			
New federal declarations:	none	Storm Events records since approval:	33 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 3, SRL 6 (44 CFR 77.2); any definition: 73	Repeat-flood change:	this release sets the baseline count.
Sources: 1, 2, 4, 6 (numbered list at the end)			

Plan status for every jurisdiction listed in this county: 15 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

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

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry
Cumberland County	County	Approved, expires 2027-10-24	Cumberland County 2022 (FEMA plan 108395)	2022-10-25	2027-10-24	389
Bridgeton city	City	Approved, expires 2027-10-24	Cumberland County 2022 (FEMA plan 108395)	2022-10-25	2027-10-24	389
Millville city	City	Approved, expires 2027-10-24	Cumberland County 2022 (FEMA plan 108395)	2022-10-25	2027-10-24	389
Shiloh borough	Borough	Approved, expires 2027-10-24	Cumberland County 2022 (FEMA plan 108395)	2022-10-25	2027-10-24	389
Vineland city	City	Approved, expires 2027-10-24	Cumberland County 2022 (FEMA plan 108395)	2022-10-25	2027-10-24	389
Commercial township	Township	Approved, expires 2027-10-24	Cumberland County 2022 (FEMA plan 108395)	2022-10-25	2027-10-24	389
Deerfield township	Township	Approved, expires 2027-10-24	Cumberland County 2022 (FEMA plan 108395)	2022-10-25	2027-10-24	389
Downe township	Township	Approved, expires 2027-10-24	Cumberland County 2022 (FEMA plan 108395)	2022-10-25	2027-10-24	389
Fairfield township	Township	Approved, expires 2027-10-24	Cumberland County 2022 (FEMA plan 108395)	2022-10-25	2027-10-24	389
Greenwich township	Township	Approved, expires 2027-10-24	Cumberland County 2022 (FEMA plan 108395)	2022-10-25	2027-10-24	389
Hopewell township	Township	Approved, expires 2027-10-24	Cumberland County 2022 (FEMA plan 108395)	2022-10-25	2027-10-24	389
Lawrence township	Township	Approved, expires 2027-10-24	Cumberland County 2022 (FEMA plan 108395)	2022-10-25	2027-10-24	389
Maurice River township	Township	Approved, expires 2027-10-24	Cumberland County 2022 (FEMA plan 108395)	2022-10-25	2027-10-24	389
Stow Creek township	Township	Approved, expires 2027-10-24	Cumberland County 2022 (FEMA plan 108395)	2022-10-25	2027-10-24	389
Upper Deerfield township	Township	Approved, expires 2027-10-24	Cumberland County 2022 (FEMA plan 108395)	2022-10-25	2027-10-24	389

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams
- debris flows
- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Low	Relatively Low	\$12,525,539	\$289,600	\$84,197	\$12,899,337	62	
2	Hurricane	Relatively Moderate	Relatively High	\$8,367,372	\$1,394,576	\$258,819	\$10,020,767	5	
3	Cold Wave	Relatively Moderate	Relatively High	\$499	\$8,224	\$4,981,984	\$4,990,707	32	Includes 3 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
4	Coastal Flooding	Relatively High	Relatively High	\$4,477,468	n/a	\$28,174	\$4,505,639	39	
5	Earthquake	Relatively Low	Relatively Moderate	\$1,990,576	n/a	\$1,109,526	\$3,100,102		Storm Events does not record earthquakes.
6	Heat Wave	Relatively Moderate	Relatively Moderate	under \$1	\$1,106	\$2,356,530	\$2,357,636	84	
7	Strong Wind	Relatively High	Relatively Moderate	\$1,450,157	\$33,712	\$37,651	\$1,521,520	314	Includes 45 High Wind and 100 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
8	Tornado	Relatively Low	Relatively Low	\$650,671	\$1,894	\$625,965	\$1,278,530	1	
9	Drought	Relatively Moderate	Relatively Moderate	n/a	\$1,061,042	n/a	\$1,061,042	38	
10	Wildfire	Relatively Low	Relatively Low	\$594,537	\$934	\$77,593	\$673,064	9	
11	Lightning	Relatively Moderate	Relatively Moderate	\$32,700	n/a	\$590,104	\$622,804	9	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
12	Winter Weather	Relatively High	Relatively High	\$141,302	\$70	\$432,858	\$574,230	172	Includes 3 Sleet records (outside NRI's Winter Weather definition).
13	Hail	Relatively Low	Relatively Low	\$4,451	\$216,313	\$488	\$221,252	26	
14	Ice Storm	Relatively Moderate	Relatively Moderate	\$104,665	n/a	\$95,591	\$200,257	0	Declared 1 time; no Storm Events record of this type.
15	Landslide	Very Low	Very Low	\$238	n/a	\$2	\$240	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data	n/a	n/a	n/a	n/a	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

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

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local landslide and tsunami records (Storm Events records these hazards only in part).

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

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

Supports FEMA checklist item B1-b: hazard location

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

Coastal Flooding and Inland Flooding: The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (<https://msc.fema.gov>) for this county.

Hazards that vary within the county: highest-rated census tracts

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 101.03 (Relatively Moderate, 80.8); tract 410.02 (Relatively Moderate, 79.1); tract 409.02 (Relatively Moderate, 78.6)
Hurricane	tract 409.02 (Relatively High, 92.1); tract 305.01 (Relatively High, 91.3); tract 410.02 (Relatively High, 91.1)
Landslide	tract 104.01 (Very Low, 76.5); tract 101.01 (Very Low, 71.4); tract 105 (Very Low, 71.0)
Tornado	tract 409.02 (Relatively Low, 51.6); tract 106 (Relatively Low, 49.2); tract 305.01 (Relatively Low, 48.9)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 101.01 (Relatively Moderate, 95.0); tract 103.01 (Relatively Moderate, 94.2); tract 103.02 (Relatively Moderate, 92.7)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 101.03 is Census Tract 101.03). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

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

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Coastal Flood, Storm Surge/Tide	none in data (flood depth: FIRM)	39 records, 1999 to 2025 (39 zone-level)		Coastal Flood, 2012-10-29, \$10,000,000 property; \$0 crops (2012 dollars); NWS zone NJZ021		Countywide (zone-level records).	Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	29 records, 1996 to 2022 (29 zone-level)	1 day to 16 days (median 1.5 days); 24 with a recorded value	16 consecutive days, 2003-01-14 to 2003-01-29, zone-level		Countywide (zone-level records).	Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	3 records, 2007 (3 zone-level)		No crop damage reported in 3 records.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	38 records, 1997 to 2010 (38 zone-level)	1 day to 392 days (median 8 days); 16 with a recorded value	392 days (about 12.9 months), 2001-10-30 to 2002-11-25, a run of 14 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	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					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	36 records, 1975 to 2021	0.75 in to 1.75 in (median 1 in); 36 with a recorded value	1.75 in hail, 2014-05-22; same size also recorded on 1978-06-19, 1985-05-21, 1987-07-11, 1992-07-10, 2014-05-22	Hail, 2008-08-10, \$75,000 property; \$0 crops (2008 dollars)	Event records naming jurisdictions in the plan: Millville city (6 records), Vineland city (5 records), Bridgeton city (3 records), Greenwich township (2 records), Shiloh borough (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	84 records, 1996 to 2017 (84 zone-level)	1 day to 10 days (median 3 days); 59 with a recorded value	10 consecutive days, 2002-08-11 to 2002-08-20, zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	5 records, 1996 to 2020 (5 zone-level)		Strongest recorded: Tropical Storm record, 2011-08-27 to 2011-08-28, \$500,000 property; \$0 crops (2011 dollars); NWS zone NJZ021		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	62 records, 1996 to 2025 (6 zone-level)		Flood, 2011-08-28, \$25,000,000 property; \$0 crops (2011 dollars)		Event records naming jurisdictions in the plan: Bridgeton city (8 records), Millville city (7 records), Greenwich township (2 records), Shiloh borough (2 records), Vineland city (2 records). Zone-level records (6) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	9 records, 2000 to 2014		Lightning, 2001-08-11, property not reported; \$0 crops (2001 dollars), 1 direct death	Lightning, 2014-06-19, \$5,000 property; \$0 crops (2014 dollars)	Event records naming jurisdictions in the plan: Millville city (2 records), Shiloh borough (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	145 records, 1996 to 2024 (145 zone-level)	34 kt (39 mph) to 58 kt (67 mph) (median 40 kt (46 mph)); 117 with a recorded value	58 kt (67 mph) measured gust, High Wind, 2010-01-25; same speed and measurement basis also recorded on 2007-04-16; NWS zone NJZ021	High Wind, 2012-10-29, \$10,000,000 property; \$0 crops (zone total, 2012 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	221 records, 1963 to 2026	50 kt (58 mph) to 77 kt (89 mph) (median 52 kt (60 mph)); 185 with a recorded value	77 kt (89 mph) measured gust, Thunderstorm Wind, 2020-08-07; same speed and measurement basis also recorded on 2003-08-27	Thunderstorm Wind, 2012-06-29, \$3,650,000 property; \$0 crops (2012 dollars)	Event records naming jurisdictions in the plan: Bridgeton city (23 records), Vineland city (17 records), Millville city (11 records), Greenwich township (8 records), Shiloh borough (6 records).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	10 records, 1975 to 2019	F/EF0 to F/EF2 (median between F/EF0 and F/EF1); 10 with a recorded value	F2 tornado, 1975-07-13, 1.5 mi path length (whole path, pre-1996), 77 yd wide, \$25,000,000 property; crops not recorded (1975 dollars)		Event records naming jurisdictions in the plan: Bridgeton city (1 record), Millville city (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Tsunami	none (count and damage only)	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Wildfire	acres burned (local data)	9 records, 2000 to 2014 (5 zone-level)		No damage reported in 9 records.		Event records naming jurisdictions in the plan: Millville city (2 records). Zone-level records (5) apply countywide.	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	172 records, 1996 to 2026 (172 zone-level)		Winter Storm, 2005-01-22, \$2,000,000 property; crops not reported (2005 dollars); NWS zone NJZ021		Countywide (zone-level records).	

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of debris flow, lightning and tsunami.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

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

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 31 declarations covering 23 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Notes
2021-09-05	2021-09-01	DR-4614-NJ	Major disaster	Remnants of Hurricane Ida	Hurricane	no Public Assistance recorded	
2021-09-02	2021-09-01	EM-3573-NJ	Emergency	Remnants of Hurricane Ida	Hurricane	no Public Assistance recorded	same incident as DR-4614
2020-12-11	2020-08-04	DR-4574-NJ	Major disaster	Tropical Storm Isaias	Hurricane	\$2,354,297.05	
2020-03-25	2020-01-20	DR-4488-NJ	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$2,042,897.43	
2020-03-13	2020-01-20	EM-3451-NJ	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	same incident as DR-4488
2016-03-14	2016-01-22	DR-4264-NJ	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$330,915.42	
2012-10-30	2012-10-26	DR-4086-NJ	Major disaster	Hurricane Sandy	Hurricane	\$8,307,643.43	
2012-10-28	2012-10-26	EM-3354-NJ	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded	same incident as DR-4086
2012-07-19	2012-06-30	DR-4070-NJ	Major disaster	Severe Storms and Straight-Line Winds	Strong Wind	\$4,555,082.75	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	
						<i>federal share obligated, nominal dollars</i>	Notes
2011-09-15	2011-08-13	DR-4033-NJ	Major disaster	Severe Storms and Flooding	Inland Flooding	\$4,105,430.89	
2011-08-31	2011-08-27	DR-4021-NJ	Major disaster	Hurricane Irene	Hurricane	\$1,451,974.42	
2011-08-27	2011-08-26	EM-3332-NJ	Emergency	Hurricane Irene	Hurricane	no Public Assistance recorded	same incident as DR-4021
2011-02-04	2010-12-26	DR-1954-NJ	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$483,165.12	
2010-04-02	2010-03-12	DR-1897-NJ	Major disaster	Severe Storms and Flooding	Inland Flooding	\$209,019.66	
2010-03-23	2010-02-05	DR-1889-NJ	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$879,153.75	
2010-02-05	2009-12-19	DR-1873-NJ	Major disaster	Snowstorm	Winter Weather	\$814,196.14	
2005-09-19	2005-08-29	EM-3257-NJ	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded	
2003-03-20	2003-02-16	EM-3181-NJ	Emergency	Snow	Winter Weather	\$321,353.66	
2001-09-19	2001-09-11	EM-3169-NJ	Emergency	Fires and Explosions	Non-natural, not counted	\$12,433.58	
2000-11-01	2000-05-30	EM-3156-NJ	Emergency	West Nile Virus	Non-natural, not counted	no Public Assistance recorded	
1999-09-17	1999-09-16	EM-3148-NJ	Emergency	Hurricane Floyd Emergency Declarations	Hurricane	\$70,855.11	
1996-01-13	1996-01-07	DR-1088-NJ	Major disaster	Blizzard of 96 (Severe Snow Storm)	Winter Weather	no Public Assistance recorded	
1993-03-17	1993-03-13	EM-3106-NJ	Emergency	Severe Blizzard	Winter Weather	no Public Assistance recorded	
1992-12-18	1992-12-10	DR-973-NJ	Major disaster	Coastal Storm, High Tides, Heavy Rain, & Flooding	Coastal Flooding	no Public Assistance recorded	
1992-03-03	1992-01-04	DR-936-NJ	Major disaster	Severe Coastal Storm	Coastal Flooding	no Public Assistance recorded	
1985-10-15	1985-09-27	DR-749-NJ	Major disaster	Hurricane Gloria	Hurricane	no Public Assistance recorded	
1980-10-19	1980-10-19	EM-3083-NJ	Emergency	Water Shortage	Drought	no Public Assistance recorded	
1977-02-08	1977-02-08	DR-528-NJ	Major disaster	Ice Conditions	Ice Storm	PA not declared for this county	
1975-07-23	1975-07-23	DR-477-NJ	Major disaster	Heavy Rains, High Winds, Hail & Tornadoes	Inland Flooding (primary); also designated: Hail, Strong Wind, Tornado	no Public Assistance recorded	
1971-09-04	1971-09-04	DR-310-NJ	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded	
1965-08-18	1965-08-18	DR-205-NJ	Major disaster	Water Shortage	Drought	no Public Assistance recorded	

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1962-03-09	1962-03-09	DR-124-NJ	Major disaster	Severe Storm, High Tides & Flooding	Inland Flooding (primary); also designated: Coastal Flooding
1955-08-20	1955-08-20	DR-41-NJ	Major disaster	Hurricane & Floods	Hurricane (primary); also designated: Inland Flooding

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

Public Assistance not placed in any New Jersey county: 1 row, \$23,724.37; listed on the New Jersey state page.

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Coastal Flooding	39	6	2	8	2	0	1996 to 2026-06-30	
Cold Wave	32	1	0	1	0	0	1996 to 2026-06-30	Includes 3 Frost/Freeze records.
Drought	38	0	0	0	2	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	36	0	0	0	1	0	1955 to 2026-06-30	
Heat Wave	84	0	0	0	0	0	1996 to 2026-06-30	
Hurricane	5	0	0	0	6	0	1996 to 2026-06-30	
Ice Storm	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Inland Flooding	62	1	0	1	4	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	9	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	366	13	3	16	2	0	1955 to 2026-06-30	Includes 45 High Wind and 100 Strong Wind records.
Tornado	10	0	0	0	1	0	1950 to 2026-06-30	

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	9	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	172	12	5	17	7	0	1996 to 2026-06-30	Includes 3 Sleet records.

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Why listed
2020-08-07	Thunderstorm Wind	77 kt (89 mph) measured gust	damage not reported	0, 0	HUSTED	B1-c worst recorded: Thunderstorm Wind
2018-01-04	Cold/Wind Chill		damage not reported	1, 0	NWS zone NJZ021 (CUMBERLAND), zone-level	deaths or injuries recorded
2012-10-29	Coastal Flood		\$10,000,000 property; \$0 crops (zone total, 2012 dollars)	0, 0	NWS zone NJZ021 (CUMBERLAND), zone-level	B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2011-08-28	Flood		\$25,000,000 property; \$0 crops (2011 dollars)	0, 0	DELMONT to FORTESCUE	B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-08-27	Tropical Storm		\$500,000 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone NJZ021 (CUMBERLAND), zone-level	B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2010-01-25	High Wind	58 kt (67 mph) measured gust	\$50,000 property; \$0 crops (zone total, 2010 dollars)	0, 0	NWS zone NJZ021 (CUMBERLAND), zone-level	B1-c worst recorded: High Wind and Strong Wind
2008-06-07	Excessive Heat		\$0 property; \$0 crops (zone total, 2008 dollars)	0, 3	NWS zone NJZ021 (CUMBERLAND), zone-level	deaths or injuries recorded
2003-01-14	Cold/Wind Chill		damage not reported	0, 0	NWS zone NJZ021 (CUMBERLAND), zone-level	B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2002-08-11	Heat		damage not reported	0, 0	NWS zone NJZ021 (CUMBERLAND), zone-level	B1-c worst recorded: Excessive Heat, Heat
2001-10-30	Drought		damage not reported	0, 0	NWS zone NJZ021 (CUMBERLAND), zone-level	B1-c worst recorded: Drought
2001-08-11	Lightning		property not reported; \$0 crops (2001 dollars)	1, 0	DIVIDING CREEK	deaths or injuries recorded
1975-07-13	Tornado	F2, 1.5 mi path length (whole path, pre-1996), 77 yd wide	\$25,000,000 property; crops not recorded (1975 dollars)	0, 0	location not recorded	B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (862 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

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

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Coastal Flooding	3.69	events per year at a location (modeled)	about 3.7 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	0.785	event-days per year	about 0.785 days per year	Likely	Storm Events event-days in 14 of 30 years, 1996 to 2025 (46.7%)	11	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	9.01	event-days per year	about 9.01 days per year	Likely	Storm Events event-days in 9 of 30 years, 1996 to 2025 (30%)	266	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00146	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.146%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	1.58	events per year	about 1.58 per year	Highly likely	FEMA annualized frequency (modeled)	60.1 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	4.87	event-days per year	about 4.87 days per year	Likely	Storm Events event-days in 20 of 30 years, 1996 to 2025 (66.7%)	57.1	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.14	events per year	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	34	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.499	event-days per year	about 0.499 days per year		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	25	1946-12-31 to 2014-02-12 (67 years)	countywide	No Storm Events ice storm record, 1996 to 2025
Inland Flooding	1.89	event-days per year	about 1.89 days per year	Likely	Storm Events event-days in 22 of 30 years, 1996 to 2025 (73.3%)	53	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0745	events per year (modeled)	about 1 in 13 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	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
Lightning	32.4	days per year with a strike	about 32.4 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.71	events per year	about 4.71 per year	Highly likely	FEMA annualized frequency (modeled)	133	1986 to 2023 (38 years)	countywide	
Tornado	0.251	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Wildfire	0.00172	annual probability at a location	chance a given location in the county burns in a year: 0.172%	Likely	Storm Events records in 6 of 30 years, 1996 to 2025 (20%)	not shown	modeled	see B1-f	
Winter Weather	8.53	event-days per year	about 8.53 days per year	Highly likely	Storm Events event- days in 29 of 30 years, 1996 to 2025 (96.7%)	119	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

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

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	16	30	0.533
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	159	30	5.3
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	4	30	0.133
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	2	30	0.0667
Tornado	EF0-1	1996 to 2025	1	30	0.0333
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

The bands show how often events of each severity were recorded in this county, to profile how severe events have been (FEMA's probability item asks for the range of intensities).

Hail smaller than 1 inch is not counted: on 2010-01-05 the National Weather Service raised its severe-hail threshold from 3/4 inch to 1 inch, so smaller reports became less common after 2009 (NWS Service Change Notice 09-52). NRI hail frequency uses a 0.75 inch threshold.

Optional: future conditions. Not a required item in the 2025 FEMA Local Mitigation Planning Policy Guide; some states ask for it. The federal Climate Mapping for Resilience and Adaptation (CMRA) site gives county exposure to future climate conditions (<https://resilience.climate.gov/>).

Supports FEMA checklist item B1-f: hazards that vary across jurisdictions

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Coastal Flooding	23 of 41	69.9	79.8	99.8	Very High 3, Relatively High 3, Relatively Moderate 1, Relatively Low 7, Very Low 9, No Rating 18
Cold Wave	41 of 41	40.6	71.7	87.5	Relatively High 11, Relatively Moderate 28, Relatively Low 2
Drought	31 of 41	74.2	89.0	97.4	Relatively Moderate 10, Relatively Low 15, Very Low 6, No Rating 10
Earthquake	41 of 41	14.6	67.9	80.8	Relatively Moderate 3, Relatively Low 36, Very Low 2
Hail	41 of 41	1.1	12.2	83.7	Relatively Moderate 3, Relatively Low 6, Very Low 32
Heat Wave	41 of 41	23.0	63.0	83.6	Relatively Moderate 31, Relatively Low 10
Hurricane	41 of 41	53.0	85.2	92.1	Relatively High 4, Relatively Moderate 30, Relatively Low 7
Ice Storm	41 of 41	7.5	37.5	81.4	Relatively Moderate 6, Relatively Low 19, Very Low 16
Inland Flooding	41 of 41	0.5	22.4	79.5	Relatively High 1, Relatively Moderate 1, Relatively Low 25, Very Low 14
Landslide	37 of 41	11.6	41.6	76.5	Very Low 37, No Rating 4
Lightning	41 of 41	24.1	58.9	83.3	Relatively High 3, Relatively Moderate 29, Relatively Low 9

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Strong Wind	41 of 41	18.8	72.2	89.2	Relatively High 8, Relatively Moderate 28, Relatively Low 4, Very Low 1
Tornado	41 of 41	15.3	37.6	51.6	Relatively Low 36, Very Low 5
Tsunami	0 of 41				Insufficient Data 41
Wildfire	35 of 41	47.2	84.4	95.0	Relatively Moderate 10, Relatively Low 21, Very Low 4, No Rating 6
Winter Weather	41 of 41	56.7	88.4	96.3	Very High 2, Relatively High 33, Relatively Moderate 6

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

Hail: Agriculture is 98% of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

Rated tracts only: No Rating (score 0.0), Not Applicable and Insufficient Data tracts are counted but not used for the minimum, median and maximum.

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, drought, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are (crop and livestock value where a line above names agriculture).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Cumberland County	County	Approved, expires 2027-10-24		\$5,584,116.21	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$1,446,147.57 for declarations not counted as hazard incidents (DR-4488-NJ, EM-3169-NJ).
Bridgeton city	City	Approved, expires 2027-10-24	FMA RL 0, SRL 0; any 0	\$2,707,046.21	35 total; 2 since its plan	
Millville city	City	Approved, expires 2027-10-24	FMA RL 0, SRL 0; any 4	\$833,610.86	29 total; 0 since its plan	Includes \$12,788.29 for declarations not counted as hazard incidents (DR-4488-NJ).
Shiloh borough	Borough	Approved, expires 2027-10-24	FMA RL 0, SRL 0; any 0	\$3,744.38	10 total; 1 since its plan	
Vineland city	City	Approved, expires 2027-10-24	FMA RL 0, SRL 0; any 7	\$5,643,788.70	24 total; 1 since its plan	Includes \$328,120.14 for declarations not counted as hazard incidents (DR-4488-NJ).
Commercial township	Township	Approved, expires 2027-10-24	FMA RL 0, SRL 1; any 1	\$195,789.35	0 total; 0 since its plan	
Deerfield township	Township	Approved, expires 2027-10-24	FMA RL 0, SRL 0; any 1	\$48,002.51	0 total; 0 since its plan	Includes \$7,558.42 for declarations not counted as hazard incidents (DR-4488-NJ).
Downe township	Township	Approved, expires 2027-10-24	FMA RL 2, SRL 4; any 38	\$7,794,514.33	0 total; 0 since its plan	Includes \$15,500.67 for declarations not counted as hazard incidents (DR-4488-NJ).
Fairfield township	Township	Approved, expires 2027-10-24	FMA RL 0, SRL 0; any 5	\$279,761.38	0 total; 0 since its plan	Includes \$10,918.36 for declarations not counted as hazard incidents (DR-4488-NJ).

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	
Greenwich township	Township	Approved, expires 2027-10-24	FMA RL 0, SRL 0; any 0	\$26,338.99	12 total; 0 since its plan	
Hopewell township	Township	Approved, expires 2027-10-24	FMA RL 0, SRL 0; any 0	\$86,381.88	0 total; 0 since its plan	Includes \$5,038.67 for declarations not counted as hazard incidents (DR-4488-NJ).
Lawrence township	Township	Approved, expires 2027-10-24	FMA RL 1, SRL 1; any 2	\$194,013.20	0 total; 0 since its plan	
Maurice River township	Township	Approved, expires 2027-10-24	FMA RL 0, SRL 0; any 15	\$204,642.39	0 total; 0 since its plan	
Stow Creek township	Township	Approved, expires 2027-10-24	FMA RL 0, SRL 0; any 0	\$21,987.88	0 total; 0 since its plan	
Upper Deerfield township	Township	Approved, expires 2027-10-24	FMA RL 0, SRL 0; any 0	\$407,219.36	0 total; 0 since its plan	

Repetitive-loss counts are for whole NFIP communities, which can extend beyond this county (see the note in B2-c).

County Public Assistance in B1-d also includes applicants filed under the county that are not jurisdictions in this plan (for example state agencies, special districts and nonprofits), so the jurisdiction rows add up to less.

Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts

Local data needed

The table below gives county-level starting figures; the plan describes impacts for each jurisdiction and its own assets.

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

County-level starter: exposure, expected annual loss and damage since the plan

Sources: 1, 2, 3, 5, 6, 7

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2022-10-25 <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	\$2,345,464,677	n/a	7,184	\$4,477,468	n/a	\$28,174	0.191%		\$0		
Cold Wave	\$32,511,641,564	\$273,801,993	154,088	\$499	\$8,224	\$4,981,984	under 0.0001%		\$0		
Drought	n/a	\$244,451,160	n/a	n/a	\$1,061,042	n/a	0.434% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$59,086,853,524	n/a	154,152	\$1,990,576	n/a	\$1,109,526	0.00337%				
Hail	\$32,511,641,564	\$273,801,993	154,088	\$4,451	\$216,313	\$488	under 0.0001%				
Heat Wave	\$32,511,641,564	\$273,801,993	154,088	under \$1	\$1,106	\$2,356,530	under 0.0001%				
Hurricane	\$32,511,376,465	\$273,291,688	154,086	\$8,367,372	\$1,394,576	\$258,819	0.0257%				
Ice Storm	\$32,510,349,496	n/a	154,065	\$104,665	n/a	\$95,591	0.000322%				
Inland Flooding	\$32,459,638,308	\$17,057,469	3,322	\$12,525,539	\$289,600	\$84,197	n/a (see note)	\$0			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$76,668,758	n/a	300	\$238	n/a	\$2	0.000311%				
Lightning	\$32,511,641,564	n/a	154,088	\$32,700	n/a	\$590,104	0.000101%				
Strong Wind	\$32,511,641,564	\$273,801,993	154,088	\$1,450,157	\$33,712	\$37,651	0.00446%	\$2,000			
Tornado	\$32,511,641,564	\$273,801,993	154,088	\$650,671	\$1,894	\$625,965	0.002%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2022-10-25 <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
Tsunami	n/a	n/a	n/a	n/a	n/a	n/a					NRI publishes no building exposure for this county
Wildfire	\$4,510,705,947	\$70,613,845	33,852	\$594,537	\$934	\$77,593	0.0132%				
Winter Weather	\$32,511,641,564	\$273,801,993	154,088	\$141,302	\$70	\$432,858	0.000435%		\$0		

Totals since 2022-10-25 (Storm Events through 2026-06-30): 13 county-coded records, 4 with a damage value recorded (including \$0), \$2,000; 20 zone-level records, 18 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column does not add up to the total; the unit total counts each declaration once.

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

County context

Source: 5

Measure	Value
Population	154,088
Building value (total, not at risk)	\$32,511,641,564
Agriculture value (total, not at risk)	\$273,801,993
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$33,347,648
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)	\$10,679,482
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively High
NRI version	December 2025

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

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

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	3	Severe repetitive loss, FMA definition (44 CFR 77.2)	6
Repetitive loss, NFIP insurance definition	71	Severe repetitive loss, NFIP insurance definition	4

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

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	3	6	71	4	73	2	23
of which: Commercial township	0	1	1	1	1	0	0
of which: Downe township	2	4	37	3	38	1	17
of which: Fairfield township	0	0	5	0	5	0	0
of which: Lawrence township	1	1	1	0	2	1	0
of which: Maurice River township	0	0	15	0	15	0	1
of which: Millville city	0	0	4	0	4	0	1
of which: Vineland city	0	0	7	0	7	0	4
of which: Deerfield township	0	0	1	0	1	0	0
Statewide, no county in FEMA's file	0	1	5	0	6	1	0

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

Repeat-flood properties by jurisdiction in the plan (NFIP community)

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Bridgeton city	340165	0	0	0	0	0	0	0
Millville city	340173	0	0	4	0	4	0	1
Shiloh borough	340123	0	0	0	0	0	0	0
Vineland city	340176	0	0	7	0	7	0	4
Commercial township	340166	0	1	1	1	1	0	0
Deerfield township	340553	0	0	1	0	1	0	0
Downe township	340167	2	4	37	3	38	1	17

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Fairfield township	340168	0	0	5	0	5	0	0
Greenwich township	340169	0	0	0	0	0	0	0
Hopewell township	340170	0	0	0	0	0	0	0
Lawrence township	340171	1	1	1	0	2	1	0
Maurice River township	340172	0	0	15	0	15	0	1
Stow Creek township	340174	0	0	0	0	0	0	0
Upper Deerfield township	340175	0	0	0	0	0	0	0

Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".

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

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	3	2	66	1	67	2	20
2 to 4 unit residential	0	1	1	1	1	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	3	4	2	5	0	3
not reported	0	0	0	0	0	0	0

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

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

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

In this county 1 property is FMA repetitive loss but not NFIP repetitive loss, and 69 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

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

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

2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)

4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)

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

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each item is met.

The plan adds what only the community has: local data on assets, critical facilities, development and each jurisdiction's impacts; local hazard history, including state-declared emergencies; the mitigation strategy; and adoption.

How the federal data are built: National Risk Index values are FEMA's model, not counts of events. Storm Events is more complete from 1996; zone-level records are placed by forecast zone, not by location in the county. Public Assistance for a jurisdiction is matched by applicant name. The Methods page gives every rule and the known edge cases.

OpenFEMA disclaimer

This product uses the Federal Emergency Management Agency's OpenFEMA API, but is not endorsed by FEMA. The Federal Government or FEMA cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Cumberland County, NJ: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 34011). Automated baseline. <https://hazardplain.org/nj/34011/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

Corrections: to report an error, name the packet, the table and what your records show. Contact: contact@hazardplain.org