

Mercer County, NJ

Risk-assessment baseline packet

Unit **County area 34021** 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 2026-12-09	Plan	Mercer County 2021 (FEMA plan 107821)
Approved	2021-12-10	Expires	2026-12-09
As of	2026-09-28	Days	72 days to expiry
Update underway	FEMA tracker shows a plan in progress		

What changed since your last plan (approved 2021-12-10)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	98 (data through 2026-06-30)
Repetitive loss now	FMA RL 10, SRL 36 (44 CFR 77.2); any definition: 313	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: 13 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" after these cover pages.

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

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Plan clock

Plan status for every jurisdiction listed in this county

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Update underway	Notes
Mercer County	County	Approved, expires 2026-12-09	Mercer County 2021 (FEMA plan 107821)	2021-12-10	2026-12-09	72	FEMA tracker shows a plan in progress	member approved 2021-12-29
Hightstown borough	Borough	Approved, expires 2026-12-09	Mercer County 2021 (FEMA plan 107821)	2021-12-10	2026-12-09	72	FEMA tracker shows a plan in progress	member approved 2022-02-09
Hopewell borough	Borough	Approved, expires 2026-12-09	Mercer County 2021 (FEMA plan 107821)	2021-12-10	2026-12-09	72	FEMA tracker shows a plan in progress	member approved 2022-01-14
Pennington borough	Borough	Approved, expires 2026-12-09	Mercer County 2021 (FEMA plan 107821)	2021-12-10	2026-12-09	72	FEMA tracker shows a plan in progress	member approved 2022-01-04
Princeton	Borough	Approved, expires 2026-12-09	Mercer County 2021 (FEMA plan 107821)	2021-12-10	2026-12-09	72	FEMA tracker shows a plan in progress	member approved 2022-01-04
Trenton city	City	Approved, expires 2026-12-09	Mercer County 2021 (FEMA plan 107821)	2021-12-10	2026-12-09	72	FEMA tracker shows a plan in progress	member approved 2022-01-31
East Windsor township	Township	Approved, expires 2026-12-09	Mercer County 2021 (FEMA plan 107821)	2021-12-10	2026-12-09	72	FEMA tracker shows a plan in progress	member approved 2022-01-24
Ewing township	Township	Approved, expires 2026-12-09	Mercer County 2021 (FEMA plan 107821)	2021-12-10	2026-12-09	72	FEMA tracker shows a plan in progress	member approved 2021-12-16
Hamilton township	Township	Approved, expires 2026-12-09	Mercer County 2021 (FEMA plan 107821)	2021-12-10	2026-12-09	72	FEMA tracker shows a plan in progress	member approved 2022-03-04
Hopewell township	Township	Approved, expires 2026-12-09	Mercer County 2021 (FEMA plan 107821)	2021-12-10	2026-12-09	72	FEMA tracker shows a plan in progress	member approved 2022-01-18
Lawrence township	Township	Approved, expires 2026-12-09	Mercer County 2021 (FEMA plan 107821)	2021-12-10	2026-12-09	72	FEMA tracker shows a plan in progress	
Robbinsville township	Township	Approved, expires 2026-12-09	Mercer County 2021 (FEMA plan 107821)	2021-12-10	2026-12-09	72	FEMA tracker shows a plan in progress	member approved 2022-01-28
West Windsor township	Township	Approved, expires 2026-12-09	Mercer County 2021 (FEMA plan 107821)	2021-12-10	2026-12-09	72	FEMA tracker shows a plan in progress	member approved 2022-01-20

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	\$108,143,494	\$47,171	\$5,366,973	\$113,557,638	126		
2	Hurricane	Relatively High	Relatively High	\$17,435,955	\$151,772	\$539,576	\$18,127,303	3		
3	Strong Wind	Very High	Very High	\$9,120,944	\$5,011	\$3,605,573	\$12,731,528	360		Includes 35 High Wind records and 93 Strong Wind records, event types the NRI definition of this hazard leaves out.
4	Earthquake	Relatively Moderate	Relatively Moderate	\$7,429,144		\$3,164,505	\$10,593,649			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
5	Heat Wave	Relatively Moderate	Relatively Moderate	under \$1	\$98	\$6,829,255	\$6,829,353	92		
6	Cold Wave	Relatively Moderate	Relatively High	\$262	\$8	\$4,831,864	\$4,832,134	31		Includes 2 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
7	Tornado	Relatively Moderate	Relatively Moderate	\$1,856,319	\$274	\$2,247,990	\$4,104,583	11		
8	Ice Storm	Very High	Very High	\$1,665,845		\$190,470	\$1,856,316	0		No recorded events in Storm Events since 1996 (data through 2026-06-30).
9	Lightning	Relatively High	Relatively High	\$109,268		\$1,361,277	\$1,470,545	38		
10	Winter Weather	Very High	Very High	\$208,144	\$10	\$929,074	\$1,137,228	224		Includes 3 Sleet records, event types the NRI definition of this hazard leaves out.
11	Coastal Flooding	Relatively Low	Relatively Low	\$326,656		\$2,579	\$329,235	11		
12	Drought	Relatively Low	Relatively Low		\$304,640		\$304,640	44		
13	Wildfire	Relatively Low	Relatively Low	\$187,717	\$28	\$28,181	\$215,926	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>	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
14	Hail	Very Low	Very Low	\$49,694	\$23,289	\$37,234	\$110,217	52		
15	Landslide	Very Low	Very Low	\$1,593		\$15	\$1,608	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 84
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.	5 of 84
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	84 of 84
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	46 of 84
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.	84 of 84
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	84 of 84
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	84 of 84

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
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.	84 of 84
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	84 of 84
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.	84 of 84
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.	78 of 84
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	84 of 84
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	84 of 84
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.	84 of 84
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 84
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 84
Wildfire	Census tract rating counts from the National Risk Index tract table (see B1-f). Tract maps and place names are not in this packet.	58 of 84
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	84 of 84

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)	11, 2012 to 2024 (11 zone-level)		Coastal Flood, 2012-10-30, \$1,000,000 property; \$0 crops, reported for the zone (2012 dollars); NWS zone NJZ015 (MERCER), zone-level: may include parts of neighboring counties		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	29, 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		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required. Cold/ Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	2, 2007 to 2007 (2 zone- level)		No crop damage reported in 2 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Temperature: in event narratives only; local data required.
Drought	US Drought Monitor D- scale	44, 1997 to 2015 (44 zone- level)	1 day to 392 days (median 2 days); 19 with a recorded value	392 days (about 12.9 months), 2001-10-30 to 2002-11-25, a run of 14 consecutive Storm Events drought records, zone- level		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	63, 1974 to 2023	0.75 in to 1.75 in (median 1 in); 62 with a recorded value	1.75 in hail, 2008-07-23; same size also recorded on 1980-06-03, 1985-06-24, 1987-06-13, 2000-10-04		Event records naming member places: Princeton (5 records), Pennington borough (4 records), Hopewell borough (3 records), Hopewell township (3 records), East Windsor township (1 record), Robbinsville township (1 record).	
Excessive Heat, Heat	heat index (narratives)	92, 1996 to 2025 (92 zone- level)	1 day to 10 days (median 2 days); 69 with a recorded value	10 consecutive days, 2002-08-11 to 2002-08-20, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Heat index: in event narratives only; local data required. Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	3, 2008 to 2020 (3 zone- level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Tropical Storm record, 2011-08-27 to 2011-08-28, \$500,000 property; \$0 crops, reported for the zone (2011 dollars); NWS zone NJZ015 (MERCER), 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)	0					Ice thickness: 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
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	126, 1996 to 2026 (20 zone-level)		Flood, 2011-08-28, \$75,000,000 property; \$0 crops (2011 dollars), 2 direct deaths		Event records naming member places: Trenton city (14 records), Princeton (10 records), East Windsor township (4 records), Pennington borough (3 records), Hightstown borough (1 record), Hopewell borough (1 record), Hopewell township (1 record), Robbinsville township (1 record). Zone-level records (20) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	38, 1997 to 2020		Lightning, 2014-07-02, \$1,000,000 property; \$0 crops (2014 dollars)		Event records naming member places: Princeton (7 records), Trenton city (3 records), East Windsor township (2 records), Hopewell borough (2 records), Hopewell township (2 records), Hightstown borough (1 record), Pennington borough (1 record), Robbinsville 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)	128, 1996 to 2025 (128 zone-level)	35 kt (40 mph) to 61 kt (70 mph) (median 40 kt (46 mph)); 100 with a recorded value	61 kt (70 mph), measurement type not recorded, High Wind, 1999-01-18; NWS zone NJZ015 (MERCER), zone-level: may include parts of neighboring counties	High Wind, 2012-10-29, \$100,000,000 property; \$0 crops, reported for the zone (2012 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	275, 1955 to 2026	49 kt (56 mph) to 69 kt (79 mph) (median 50 kt (58 mph)); 233 with a recorded value	69 kt (79 mph) estimated, Thunderstorm Wind, 2000-10-04, 3 direct injuries	Thunderstorm Wind, 2010-08-16, \$1,000,000 property; \$0 crops (2010 dollars)	Event records naming member places: Princeton (23 records), Hopewell borough (19 records), Hopewell township (19 records), Trenton city (18 records), East Windsor township (10 records), Pennington borough (8 records), Hightstown borough (4 records), Robbinsville township (4 records), Ewing township (1 record).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Tornado	Enhanced Fujita (F before Feb 2007)	18, 1958 to 2024	F/EF0 to F/EF2 (median F/EF1); 17 with a recorded value	F2 tornado, 1962-05-24, 14.7 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 300 yd wide, \$250,000 property; crops not recorded (1962 dollars), 1 direct injury	Tornado, 1988-08-17, \$2,500,000 property; crops not recorded (1988 dollars)	Event records naming member places: Hightstown borough (3 records), Trenton city (2 records).	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)	6, 2001 to 2012 (5 zone-level)		No damage reported in 6 records.		No event record names a member place. Zone-level records (5) apply countywide.	Acres burned: in event narratives only; local data required.
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	224, 1996 to 2026 (224 zone-level)		Blizzard, 1996-01-07, \$1,100,000 property; crops not reported, reported for the zone (1996 dollars), 1 direct death (reported for the zone); NWS zone NJZ015 (MERCER), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Snow depth: in event narratives only; local data required.

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

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

SOURCES

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

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

Supports B1-d: previous occurrences

Declaration rows

28

Counted incidents

19

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	\$5,758,837.58	during plan review, check whether your last plan included it	
2021-09-02	2021-09-01	EM-3573-NJ	Emergency	REMNANTS OF HURRICANE IDA	Hurricane	none found	during plan review, check whether your last plan included it	same incident as DR-4614
2020-03-25	2020-01-20	DR-4488-NJ	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$26,635,718.40		
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	\$1,905,198.35		
2012-10-30	2012-10-26	DR-4086-NJ	Major disaster	HURRICANE SANDY	Hurricane	\$11,619,416.46		
2012-10-28	2012-10-26	EM-3354-NJ	Emergency	HURRICANE SANDY	Hurricane	none found		same incident as DR-4086
2011-10-14	2011-09-28	DR-4039-NJ	Major disaster	REMNANTS OF TROPICAL STORM LEE	Hurricane	\$229,621.81		
2011-08-31	2011-08-27	DR-4021-NJ	Major disaster	HURRICANE IRENE	Hurricane	\$4,871,101.77		
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	\$1,294,861.47		
2010-04-02	2010-03-12	DR-1897-NJ	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$997,256.82		
2007-04-26	2007-04-14	DR-1694-NJ	Major disaster	SEVERE STORMS AND INLAND AND COASTAL FLOODING	Coastal Flooding	\$349,225.75		
2006-07-07	2006-06-23	DR-1653-NJ	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$589,410.31		
2005-09-19	2005-08-29	EM-3257-NJ	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2005-04-19	2005-04-01	DR-1588-NJ	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	PA not declared for this county		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						federal share obligated, nominal dollars		
2004-10-01	2004-09-18	DR-1563-NJ	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$268,975		
2003-03-20	2003-02-16	EM-3181-NJ	Emergency	SNOW	Winter Weather	\$741,182.19		
2001-09-19	2001-09-11	EM-3169-NJ	Emergency	FIRES AND EXPLOSIONS	Non-natural, not counted	\$150,097.55		
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	\$507,089.20		
1999-09-17	1999-09-16	EM-3148-NJ	Emergency	HURRICANE FLOYD EMERGENCY DECLARATIONS	Hurricane	none found		same incident as DR-1295
1996-01-13	1996-01-07	DR-1088-NJ	Major disaster	BLIZZARD OF 96 (SEVERE SNOW STORM)	Winter Weather	none found		
1993-03-17	1993-03-13	EM-3106-NJ	Emergency	SEVERE BLIZZARD	Winter Weather	none found		
1980-10-19	1980-10-19	EM-3083-NJ	Emergency	WATER SHORTAGE	Drought	none found		
1975-07-23	1975-07-23	DR-477-NJ	Major disaster	HEAVY RAINS, HIGH WINDS, HAIL & TORNADOES	Inland Flooding (primary); also designated: Hail, Strong Wind, Tornado	none found		
1971-09-04	1971-09-04	DR-310-NJ	Major disaster	HEAVY RAINS & FLOODING	Inland Flooding	none found		
1965-08-18	1965-08-18	DR-205-NJ	Major disaster	WATER SHORTAGE	Drought	none found		

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

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

SOURCES

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

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

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

Statewide declarations

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	Flags	Notes
1962-03-09	1962-03-09	DR-124-NJ	Major disaster	SEVERE STORM, HIGH TIDES & FLOODING	Inland Flooding (primary); also designated: Coastal Flooding		
1955-08-20	1955-08-20	DR-41-NJ	Major disaster	HURRICANE & FLOODS	Hurricane (primary); also designated: Inland Flooding		

FEMA recorded these with designated area Statewide and no county. Listed on every county page in the state; not counted with county rows.

SOURCE

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

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

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

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

SOURCE

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

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	11	4	3	5	1	0	1996 to 2026-06-30	
Cold Wave	31	1	0	1	0	0	1996 to 2026-06-30	Includes 2 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
Drought	44	0	0	0	2	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	63	9	2	9	1	0	1955 to 2026-06-30	
Heat Wave	92	6	2	6	0	0	1996 to 2026-06-30	
Hurricane	3	0	0	0	5	0	1996 to 2026-06-30	
Ice Storm	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Inland Flooding	126	5	12	6	6	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	38	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	403	46	16	47	1	0	1955 to 2026-06-30	Includes 35 High Wind records and 93 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	18	4	3	4	1	0	1950 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Volcanic Activity	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	6	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	224	23	10	23	5	0	1996 to 2026-06-30	Includes 3 Sleet records, event types the NRI definition of this hazard leaves out.

SOURCES

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

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

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

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2021-09-01	Flash Flood		\$50,000,000 property; \$1,000,000 crops (2021 dollars)	2, 0	TITUSVILLE to WHITE HORSE	during plan review, check whether your last plan included it	deaths or injuries recorded
2014-07-02	Lightning		\$1,000,000 property; \$0 crops (2014 dollars)	0, 0	EAST WINDSOR		B1-c worst recorded: Lightning
2012-10-29	High Wind	59 kt (68 mph) measured gust	\$100,000,000 property; \$0 crops, reported for the zone (2012 dollars)	2, 0	NWS zone NJZ015 (MERCER), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2011-08-28	Flood		\$75,000,000 property; \$0 crops (2011 dollars)	2, 0	HOPEWELL to TITUSVILLE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-08-27	Tropical Storm		\$500,000 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone NJZ015 (MERCER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2003-01-14	Cold/Wind Chill		damage not reported	0, 0	NWS zone NJZ015 (MERCER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2002-08-11	Heat		damage not reported	0, 0	NWS zone NJZ015 (MERCER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2000-10-04	Thunderstorm Wind	69 kt (79 mph) estimated	\$250,000 property; \$100,000 crops (2000 dollars)	0, 3	LAWRENCEVILLE		B1-c worst recorded: Thunderstorm Wind
1999-07-04	Heat		damage not reported	3, 0	NWS zone NJZ015 (MERCER), zone-level: may include parts of neighboring counties		deaths or injuries recorded

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
1999-01-18	High Wind	61 kt (70 mph), measurement type not recorded	\$750,000 property; \$0 crops, reported for the zone (1999 dollars)	0, 0	NWS zone NJZ015 (MERCER), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
1996-01-07	Blizzard		\$1,100,000 property; crops not reported, reported for the zone (1996 dollars)	1, 0	NWS zone NJZ015 (MERCER), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1962-05-24	Tornado	F2, 14.7 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 300 yd wide	\$250,000 property; crops not recorded (1962 dollars)	0, 1	location not recorded		B1-c worst recorded: Tornado

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,059 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	6.17	events per year at a location (modeled)	about 6.2 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	0.843	event-days per year	about 0.843 days per year	Likely	event-days in 13 of 30 years, 1996 to 2025 (43.3%)	16	2005-11-12 to 2024-11-12 (19 years)	countywide	Frost/Freeze records are not counted in this descriptor: they record crop freezes, not cold waves.

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
Drought	3.22	event-days per year	about 3.22 days per year	Likely	event-days in 10 of 30 years, 1996 to 2025 (33.3%)	119	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 3.22 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 10 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Earthquake	0.00188	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.188%			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	2.4	events per year	about 2.4 per year	Highly likely	FEMA annualized frequency (modeled)	91.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	11	event-days per year	about 11 days per year	Likely	event-days in 25 of 30 years, 1996 to 2025 (83.3%)	123	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.115	events per year	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	28	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	1.09	event-days per year	about 1.09 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	74	1946-12-31 to 2014-02-12 (67 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Inland Flooding	3.64	event-days per year	about 3.64 days per year	Highly likely	event-days in 27 of 30 years, 1996 to 2025 (90%)	102	1996 to 2023 (28 years)	see B1-f	
Landslide	0.0655	events per year (modeled)	about 1 in 15 years	Possible	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	33.6	days per year with a strike	about 33.6 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	7.02	events per year	about 7.02 per year	Highly likely	FEMA annualized frequency (modeled)	267	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Tornado	0.0883	events per year	about 1 in 11 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)				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	0.000537	annual probability at a location	chance a given location in the county burns in a year: 0.0537%	Likely	Storm Events records in 3 of 30 years, 1996 to 2025 (10%)	not shown	modeled	see B1-f	Descriptor from Storm Events, not NRI: the NRI value is the chance at a location in the county, not how often the hazard affects the county.
Winter Weather	10.6	event-days per year	about 10.6 days per year	Highly likely	event-days in 29 of 30 years, 1996 to 2025 (96.7%)	202	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

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

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

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	28	30	0.933
Hail	2.00 in+	1996 to 2025	0	30	0
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	205	30	6.83
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	12	30	0.4
Tornado	EF0-1	1996 to 2025	9	30	0.3
Tornado	EF2-3	1996 to 2025	2	30	0.0667
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 84				Not Applicable 84	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Coastal Flooding	5 of 84	85.7	93.1	96.8	Relatively High 1, Relatively Moderate 3, Relatively Low 1, No Rating 79	
Cold Wave	84 of 84	25.9	54.3	72.4	Relatively Moderate 59, Relatively Low 25	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	46 of 84	68.9	78.8	93.3	Relatively Moderate 2, Relatively Low 20, Very Low 24, No Rating 38	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	84 of 84	21.6	75.5	87.3	Relatively Moderate 25, Relatively Low 57, Very Low 2	
Hail	84 of 84	5.0	23.3	42.3	Relatively Low 2, Very Low 82	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	84 of 84	25.5	74.8	89.6	Relatively High 6, Relatively Moderate 62, Relatively Low 16	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	84 of 84	55.3	83.2	90.2	Relatively High 2, Relatively Moderate 71, Relatively Low 11	
Ice Storm	84 of 84	28.8	84.5	93.6	Relatively High 12, Relatively Moderate 66, Relatively Low 5, 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	84 of 84	1.3	82.0	99.5	Very High 11, Relatively High 34, Relatively Moderate 28, Relatively Low 9, Very Low 2	
Landslide	78 of 84	10.1	41.5	91.6	Relatively Low 1, Very Low 77, No Rating 6	
Lightning	84 of 84	22.8	65.4	85.7	Relatively High 6, Relatively Moderate 60, Relatively Low 18	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	84 of 84	58.7	95.0	99.1	Very High 19, Relatively High 60, Relatively Moderate 5	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	84 of 84	24.2	45.8	60.1	Relatively Moderate 5, Relatively Low 75, Very Low 4	
Tsunami	0 of 84				Not Applicable 84	
Volcanic Activity	0 of 84				Not Applicable 84	
Wildfire	58 of 84	25.1	69.9	86.6	Relatively Low 30, Very Low 28, No Rating 26	
Winter Weather	84 of 84	54.1	87.8	95.7	Relatively High 66, Relatively Moderate 18	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. 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
Mercer County	County	Approved, expires 2026-12-09		\$12,430,792.15	0; 0	No NFIP community ID on this member's plan row. Includes \$5,464,632.50 for declarations not counted as hazard incidents (DR-4488-NJ, EM-3169-NJ).
Hightstown borough	Borough	Approved, expires 2026-12-09	FMA RL 0, SRL 0; any 1	\$1,291,263.05	9; 0	
Hopewell borough	Borough	Approved, expires 2026-12-09	FMA RL 0, SRL 0; any 1	\$515,599.88	25; 5	
Pennington borough	Borough	Approved, expires 2026-12-09	FMA RL 0, SRL 0; any 1	\$264,756.89	16; 5	
Princeton	Borough	Approved, expires 2026-12-09	FMA RL 1, SRL 1; any 5	\$361,528.53	45; 2	
Trenton city	City	Approved, expires 2026-12-09	FMA RL 1, SRL 18; any 189	\$1,887,591.19	37; 1	
East Windsor township	Township	Approved, expires 2026-12-09	FMA RL 0, SRL 0; any 0	\$1,199,597.25	17; 2	Includes \$165,630.01 for declarations not counted as hazard incidents (DR-4488-NJ).
Ewing township	Township	Approved, expires 2026-12-09	FMA RL 0, SRL 5; any 60	\$935,291.57	1; 0	
Hamilton township	Township	Approved, expires 2026-12-09	FMA RL 2, SRL 2; any 18	\$2,154,320.70	0; 0	
Hopewell township	Township	Approved, expires 2026-12-09	FMA RL 2, SRL 4; any 10	\$3,067,952.18	25; 5	
Lawrence township	Township	Approved, expires 2026-12-09	FMA RL 3, SRL 4; any 15	\$1,405,451.50	0; 0	Includes \$118,713 for declarations not counted as hazard incidents (DR-4488-NJ).
Robbinsville township	Township	Approved, expires 2026-12-09	FMA RL 0, SRL 0; any 0	\$560,762.67	7; 0	Includes \$108,332 for declarations not counted as hazard incidents (DR-4488-NJ).
West Windsor township	Township	Approved, expires 2026-12-09	FMA RL 1, SRL 2; any 13	\$1,030,475.71	0; 0	

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 2021-12-10 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche											Not Applicable in NRI for this county
Coastal Flooding	\$203,655,464		879	\$326,656		\$2,579	0.16%		\$0		
Cold Wave	\$92,572,190,968	\$32,164,885	386,483	\$262	\$8	\$4,831,864	under 0.0001%		\$0		
Drought		\$24,468,512			\$304,640		1.25% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$162,997,147,169		387,340	\$7,429,144		\$3,164,505	0.00456%				
Hail	\$92,572,190,968	\$32,164,885	386,483	\$49,694	\$23,289	\$37,234	under 0.0001%	\$0			
Heat Wave	\$92,572,190,968	\$32,164,885	386,483	under \$1	\$98	\$6,829,255	under 0.0001%		\$0		
Hurricane	\$92,534,591,890	\$32,164,885	386,014	\$17,435,955	\$151,772	\$539,576	0.0188%				
Ice Storm	\$92,437,756,916		385,709	\$1,665,845		\$190,470	0.0018%				
Inland Flooding	\$92,522,921,124	\$1,214,641	9,288	\$108,143,494	\$47,171	\$5,366,973	n/a (see note)	\$40,000			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	\$445,305,635		1,461	\$1,593		\$15	0.000358%				
Lightning	\$92,572,190,968		386,483	\$109,268		\$1,361,277	0.000118%				
Strong Wind	\$92,572,190,968	\$32,164,885	386,483	\$9,120,944	\$5,011	\$3,605,573	0.00985%	\$10,000			
Tornado	\$92,572,190,968	\$32,164,885	386,483	\$1,856,319	\$274	\$2,247,990	0.00201%	\$0			

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 2021-12-10 <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											Not Applicable in NRI for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$3,419,230,614	\$6,457,727	27,282	\$187,717	\$28	\$28,181	0.00549%				
Winter Weather	\$92,572,190,968	\$32,164,885	386,483	\$208,144	\$10	\$929,074	0.000225%		\$0		

Totals since 2021-12-10 (Storm Events through 2026-06-30): 62 county-coded records, 23 with a damage value recorded (including \$0), \$50,000; 36 zone-level records, 29 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance on counted declarations none found (0 declarations, 0 with PA).

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

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

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

SOURCES
FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatutes v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatutes> (API)

Supports B2-a: context

County context

Measure	Value
Population	386,483
Building value (total, not at risk)	\$92,572,190,968
Agriculture value (total, not at risk)	\$32,164,885
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$147,067,337
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)	\$29,134,566
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively High
NRI version	December 2025

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

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

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	10	Severe repetitive loss, FMA definition (44 CFR 77.2)	36
Repetitive loss, NFIP insurance definition	307	Severe repetitive loss, NFIP insurance definition	33

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	10	36	307	33	313	2	119
HAMILTON, TOWNSHIP OF	2	2	17	2	18	0	7
HIGHTSTOWN, BOROUGH OF	0	0	1	0	1	0	1
HOPEWELL, BOROUGH OF	0	0	1	0	1	0	1
LAWRENCE, TOWNSHIP OF	3	4	13	3	15	0	5
PENNINGTON, BOROUGH OF	0	0	1	0	1	0	0
PRINCETON, BOROUGH OF	1	1	4	1	5	0	1
WEST WINDSOR, TOWNSHIP OF	1	2	13	2	13	0	3
EWING, TOWNSHIP OF	0	5	59	4	60	1	18
HOPEWELL, TOWNSHIP OF	2	4	10	4	10	0	3
TRENTON, CITY OF	1	18	188	17	189	1	80
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
Hightstown borough	340247	0	0	1	0	1	0	1	
Hopewell borough	340248	0	0	1	0	1	0	1	

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
Pennington borough	340251	0	0	1	0	1	0	0	
Princeton	340252	1	1	4	1	5	0	1	
Trenton city	345325	1	18	188	17	189	1	80	
East Windsor township	340244	0	0	0	0	0	0	0	
Ewing township	345294	0	5	59	4	60	1	18	
Hamilton township	340246	2	2	17	2	18	0	7	
Hopewell township	345298	2	4	10	4	10	0	3	
Lawrence township	340250	3	4	13	3	15	0	5	
Robbinsville township	340255	0	0	0	0	0	0	0	
West Windsor township	340256	1	2	13	2	13	0	3	

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	8	21	251	20	256	1	109
2 to 4 unit residential	0	3	17	3	17	0	4
other residential	0	0	2	0	2	0	0
non-residential	2	12	37	10	38	1	6
not reported	0	0	0	0	0	0	0

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

SOURCES

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

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

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

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

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

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

In this county 3 properties are FMA repetitive loss but not NFIP repetitive loss, and 300 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_Gaz_cousubs_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_Gaz_unsd_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_Gaz_scscd_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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Cite this: Hazard Plain (2026). Mercer County, NJ: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 34021). Preview: automated baseline. 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: 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_34021. Preview: automated baseline.