

Middlesex County, NJ

Risk-assessment baseline packet

County FIPS: 34023 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

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Summary

Plan status as of 2026-09-30: Approved, expires 2027-01-26. Plan: Middlesex County 2022 (FEMA plan 107998), approved 2022-01-27.

Update: FEMA tracker shows a plan in progress.

Since the plan was approved on 2022-01-27: no new hazard declaration and 119 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 (\$196,793,778 a year), Earthquake (\$20,290,762) and Strong Wind (\$14,396,612).

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; 34023 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 2027-01-26	Plan:	Middlesex County 2022 (FEMA plan 107998)
Approved:	2022-01-27	Days to expiry:	118
Update underway:	FEMA tracker shows a plan in progress		

What changed since your last plan (approved 2022-01-27)

New federal declarations:	none	Storm Events records since approval:	119 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 66, SRL 197 (44 CFR 77.2); any definition: 661	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: 26 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 <i>negative = days since expiry</i>	Update underway	Notes
Middlesex County	County	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	this jurisdiction approved 2022-03-21
Carteret borough	Borough	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	
Dunellen borough	Borough	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	
Helmetta borough	Borough	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	this jurisdiction approved 2022-03-17
Highland Park borough	Borough	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	
Jamesburg borough	Borough	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	this jurisdiction approved 2022-02-07
Metuchen borough	Borough	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	this jurisdiction approved 2022-02-07
Middlesex borough	Borough	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	
Milltown borough	Borough	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	this jurisdiction approved 2022-02-17
New Brunswick city	City	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	
Perth Amboy city	City	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	
Sayreville borough	Borough	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	this jurisdiction approved 2022-02-07
South Amboy city	City	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	
South Plainfield borough	Borough	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	this jurisdiction approved 2022-03-07
South River borough	Borough	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	
Spotswood borough	Borough	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry	Update underway	Notes
						<i>negative = days since expiry</i>		
Cranbury township	Township	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	this jurisdiction approved 2022-02-17
East Brunswick township	Township	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	
Edison township	Township	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	
Monroe township	Township	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	this jurisdiction approved 2022-02-07
North Brunswick township	Township	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	
Old Bridge township	Township	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	
Piscataway township	Township	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	this jurisdiction approved 2022-03-07
Plainsboro township	Township	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	this jurisdiction approved 2022-03-17
South Brunswick township	Township	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	
Woodbridge township	Township	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	118	FEMA tracker shows a plan in progress	

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 High	Relatively High	\$190,283,997	\$89,617	\$6,420,163	\$196,793,778	154	
2	Earthquake	Relatively Moderate	Relatively Moderate	\$16,191,071	n/a	\$4,099,691	\$20,290,762		Storm Events does not record earthquakes.
3	Strong Wind	Very High	Very High	\$13,477,273	\$6,035	\$913,305	\$14,396,612	374	Includes 42 High Wind and 98 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
4	Hurricane	Relatively Moderate	Relatively High	\$11,371,934	\$255,866	\$336,124	\$11,963,923	4	
5	Tornado	Relatively High	Relatively High	\$5,378,982	\$419	\$4,955,257	\$10,334,656	2	
6	Cold Wave	Relatively High	Relatively High	\$633	\$13	\$9,963,968	\$9,964,614	30	Includes 1 Frost/Freeze record (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
7	Heat Wave	Relatively Moderate	Relatively Moderate	under \$1	\$8,585	\$7,730,044	\$7,738,629	95	
8	Ice Storm	Very High	Very High	\$3,341,584	n/a	\$320,379	\$3,661,962	1	
9	Coastal Flooding	Relatively High	Relatively High	\$2,999,795	n/a	\$39,963	\$3,039,760	54	
10	Winter Weather	Very High	Very High	\$314,440	\$16	\$1,911,938	\$2,226,393	206	Includes 5 Sleet records (outside NRI's Winter Weather definition).
11	Lightning	Relatively Moderate	Relatively Moderate	\$88,917	n/a	\$653,773	\$742,690	45	

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	Drought	Relatively Moderate	Relatively Moderate	n/a	\$654,928	n/a	\$654,928	42	
13	Wildfire	Relatively Low	Relatively Low	\$336,338	\$59	\$39,779	\$376,175	18	
14	Hail	Relatively Low	Relatively Low	\$109,319	\$28,571	\$42,683	\$180,573	55	
15	Landslide	Relatively Low	Very Low	\$7,571	n/a	\$14	\$7,585	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 85.02 (Relatively High, 89.4); tract 18.06 (Relatively High, 89.2); tract 51 (Relatively Moderate, 86.0)
Hurricane	tract 85.02 (Relatively Moderate, 88.2); tract 18.06 (Relatively Moderate, 87.4); tract 51 (Relatively Moderate, 86.0)
Landslide	tract 85.02 (Relatively Low, 92.1); tract 18.06 (Relatively Low, 91.8); tract 82.13 (Relatively Low, 88.9)
Tornado	tract 85.02 (Relatively Moderate, 73.4); tract 18.06 (Relatively Moderate, 72.7); tract 51 (Relatively Moderate, 69.8)
Tsunami	no tract has a National Risk Index rating for this hazard
Wildfire	tract 82.13 (Relatively Moderate, 91.0); tract 82.14 (Relatively Low, 87.8); tract 18.06 (Relatively Low, 87.4)

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 85.02 is Census Tract 85.02). 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)	54 records, 1996 to 2024 (54 zone-level)		Coastal Flood, 2012-10-29, \$500,000,000 property; \$0 crops (2012 dollars); NWS zone NJZ012		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, 1 direct death, 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	1 record, 2007 (1 zone-level)		No crop damage reported in 1 record.		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	42 records, 1997 to 2015 (42 zone-level)	1 day to 392 days (median 1.5 days); 18 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)	62 records, 1967 to 2023	0.75 in to 1.75 in (median 0.88 in); 62 with a recorded value	1.75 in hail, 2023-09-09; same size also recorded on 1990-07-05, 1998-06-20, 2003-03-21, 2003-07-22, 2008-07-27	Hail, 2003-03-21, \$10,000 property; crops not reported (2003 dollars)	Event records naming jurisdictions in the plan: North Brunswick township (5 records), Highland Park borough (4 records), South Plainfield borough (4 records), Spotswood borough (3 records), Cranbury township (2 records), East Brunswick township (2 records), Edison township (2 records), Sayreville borough (2 records), Woodbridge township (2 records), Carteret borough (1 record); and 6 more jurisdictions (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	95 records, 1996 to 2025 (95 zone-level)	1 day to 10 days (median 3 days); 67 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.

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	4 records, 2008 to 2020 (4 zone-level)		Strongest recorded: Tropical Storm record, 2011-08-27 to 2011-08-28, \$500,000 property; \$0 crops (2011 dollars); NWS zone NJZ012		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)	1 record, 2007 (1 zone-level)		No damage reported in 1 record.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	154 records, 1996 to 2025 (2 zone-level)		Flash Flood, 2021-09-01, \$50,000,000 property; \$0 crops (2021 dollars), 2 direct deaths		Event records naming jurisdictions in the plan: Middlesex borough (14 records), New Brunswick city (13 records), East Brunswick township (9 records), Highland Park borough (9 records), Edison township (7 records), North Brunswick township (6 records), Milltown borough (5 records), Woodbridge township (5 records), Cranbury township (4 records), Dunellen borough (4 records); and 9 more jurisdictions (see the Excel file). Zone-level records (2) 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)	45 records, 1996 to 2024		Lightning, 2001-06-11, \$200,000 property; \$0 crops (2001 dollars)		Event records naming jurisdictions in the plan: East Brunswick township (7 records), Edison township (6 records), New Brunswick city (3 records), South River borough (3 records), Woodbridge township (3 records), Highland Park borough (2 records), Metuchen borough (2 records), Middlesex borough (2 records), Perth Amboy city (2 records), Cranbury township (1 record); and 4 more jurisdictions (see the Excel file).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	140 records, 1996 to 2020 (140 zone- level)	35 kt (40 mph) to 61 kt (70 mph) (median 40 kt (46 mph)); 109 with a recorded value	61 kt (70 mph) measured gust, High Wind, 2012-10-29; NWS zone NJZ012		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Thunderstorm Wind	wind speed (kt and mph)	276 records, 1955 to 2026	43 kt (49 mph) to 70 kt (81 mph) (median 50 kt (58 mph)); 233 with a recorded value	70 kt (81 mph) estimated gust, Thunderstorm Wind, 2010-09-16, 1 direct injury	Thunderstorm Wind, 1998-09-07, \$1,860,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Edison township (16 records), Jamesburg borough (14 records), Woodbridge township (12 records), Middlesex borough (11 records), Highland Park borough (10 records), North Brunswick township (10 records), Old Bridge township (10 records), South Plainfield borough (10 records), Milltown borough (9 records), Plainsboro township (9 records); and 10 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	8 records, 1977 to 2003	F/EF0 to F/EF1 (median F/EF0); 7 with a recorded value	F1 tornado, 1985-10-05, 6 mi path length (whole path, pre-1996), 77 yd wide, damage not recorded (pre-1996 record), 8 direct injuries	Tornado, 1977-09-26, \$25,000 property; crops not recorded (1977 dollars)	Event records naming jurisdictions in the plan: East Brunswick township (1 record), Highland Park borough (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					
Wildfire	acres burned (local data)	18 records, 2000 to 2014 (12 zone-level)		Wildfire, 2012-03-26, \$5,000 property; \$0 crops (2012 dollars); NWS zone NJZ012		Event records naming jurisdictions in the plan: Old Bridge township (1 record), Sayreville borough (1 record). Zone-level records (12) apply countywide.	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	206 records, 1996 to 2026 (206 zone-level)		Blizzard, 1996-01-07, \$4,400,000 property; crops not reported (1996 dollars); NWS zone NJZ012		Countywide (zone-level records).	

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

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: 30 declarations covering 20 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>	Flags	Notes
2021-09-05	2021-09-01	DR-4614-NJ	Major disaster	Remnants of Hurricane Ida	Hurricane	\$54,686,130.36	in the 12 months before plan approval	
2021-09-02	2021-09-01	EM-3573-NJ	Emergency	Remnants of Hurricane Ida	Hurricane	no Public Assistance recorded	in the 12 months before plan approval	same incident as DR-4614
2020-03-25	2020-01-20	DR-4488-NJ	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$641,066,221.86		
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	\$4,152,833.42		
2012-10-30	2012-10-26	DR-4086-NJ	Major disaster	Hurricane Sandy	Hurricane	\$164,376,585.32		
2012-10-28	2012-10-26	EM-3354-NJ	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded		same incident as DR-4086
2011-11-30	2011-10-29	DR-4048-NJ	Major disaster	Severe Storm	Hazard not mapped (severe storm title names no single hazard); not counted	\$1,742,645.89		
2011-08-31	2011-08-27	DR-4021-NJ	Major disaster	Hurricane Irene	Hurricane	\$9,904,255.63		
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	\$2,790,780.25		
2010-04-02	2010-03-12	DR-1897-NJ	Major disaster	Severe Storms and Flooding	Inland Flooding	\$4,138,442.97		
2007-04-26	2007-04-14	DR-1694-NJ	Major disaster	Severe Storms and Inland and Coastal Flooding	Coastal Flooding	\$1,315,879.70		
2005-09-19	2005-08-29	EM-3257-NJ	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	\$318,652.16		
2003-03-20	2003-02-16	EM-3181-NJ	Emergency	Snow	Winter Weather	\$2,223,463.55		
2001-09-19	2001-09-11	EM-3169-NJ	Emergency	Fires and Explosions	Non-natural, not counted	\$348,030.94		
2000-11-01	2000-05-30	EM-3156-NJ	Emergency	West Nile Virus	Non-natural, not counted	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1999-09-18	1999-09-16	DR-1295-NJ	Major disaster	Hurricane Floyd Major Disaster Declarations	Hurricane	\$1,767,759.85		
1999-09-17	1999-09-16	EM-3148-NJ	Emergency	Hurricane Floyd Emergency Declarations	Hurricane	no Public Assistance recorded		same incident as DR-1295
1996-11-19	1996-10-18	DR-1145-NJ	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county		
1996-01-13	1996-01-07	DR-1088-NJ	Major disaster	Blizzard of 96 (Severe Snow Storm)	Winter Weather	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		
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		
1973-08-07	1973-08-07	DR-402-NJ	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1971-09-04	1971-09-04	DR-310-NJ	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded		
1968-06-18	1968-06-18	DR-245-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	54	4	2	4	2	0	1996 to 2026-06-30	
Cold Wave	30	1	0	1	0	0	1996 to 2026-06-30	Includes 1 Frost/Freeze record.
Drought	42	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	62	11	5	12	1	0	1955 to 2026-06-30	
Heat Wave	95	15	2	15	0	0	1996 to 2026-06-30	
Hurricane	4	0	0	0	4	0	1996 to 2026-06-30	
Ice Storm	1	0	0	0	1	0	1996 to 2026-06-30	
Inland Flooding	154	22	28	32	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	45	2	0	2	0	0	1996 to 2026-06-30	
Strong Wind	416	47	19	48	1	0	1955 to 2026-06-30	Includes 42 High Wind and 98 Strong Wind records.
Tornado	8	0	0	0	1	0	1950 to 2026-06-30	
Tsunami	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Wildfire	18	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	206	17	9	20	5	0	1996 to 2026-06-30	Includes 5 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	Flags	Why listed
2021-09-01	Flash Flood		\$50,000,000 property; \$0 crops (2021 dollars)	2, 0	MIDDLESEX to PORT READING	in the 12 months before plan approval	deaths or injuries recorded
2012-10-29	High Wind	61 kt (70 mph) measured gust	\$129,000,000 property; \$0 crops (zone total, 2012 dollars)	0, 0	NWS zone NJZ012 (MIDDLESEX), zone-level		B1-c worst recorded: High Wind and Strong Wind
2012-10-29	Coastal Flood		\$500,000,000 property; \$0 crops (zone total, 2012 dollars)	0, 0	NWS zone NJZ012 (MIDDLESEX), zone-level		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2011-08-27	Tropical Storm		\$500,000 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone NJZ012 (MIDDLESEX), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2010-09-16	Thunderstorm Wind	70 kt (81 mph) estimated gust	\$50,000 property; \$0 crops (2010 dollars)	0, 1	PERTH AMBOY		B1-c worst recorded: Thunderstorm Wind
2003-02-16	Heavy Snow		\$1,000,000 property; crops not reported (zone total, 2003 dollars)	1, 8	NWS zone NJZ012 (MIDDLESEX), zone-level		deaths or injuries recorded
2003-01-14	Cold/Wind Chill		damage not reported	1, 0	NWS zone NJZ012 (MIDDLESEX), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2002-08-11	Heat		damage not reported	0, 0	NWS zone NJZ012 (MIDDLESEX), zone-level		B1-c worst recorded: Excessive Heat, Heat
2001-06-11	Lightning		\$200,000 property; \$0 crops (2001 dollars)	0, 0	SOUTH PLAINFIELD		B1-c worst recorded: Lightning
1999-07-04	Heat		damage not reported	4, 0	NWS zone NJZ012 (MIDDLESEX), zone-level		deaths or injuries recorded
1996-01-07	Blizzard		\$4,400,000 property; crops not reported (zone total, 1996 dollars)	0, 0	NWS zone NJZ012 (MIDDLESEX), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1985-10-05	Tornado	F1, 6 mi path length (whole path, pre-1996), 77 yd wide	damage not recorded (pre-1996 record)	0, 8	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,135 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	3.76	events per year at a location (modeled)	about 3.8 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	0.843	event-days per year	about 0.843 days per year	Likely	Storm Events event-days in 13 of 30 years, 1996 to 2025 (43.3%)	16	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	3.04	event-days per year	about 3.04 days per year	Likely	Storm Events event-days in 9 of 30 years, 1996 to 2025 (30%)	77	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00202	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.202%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.41	events per year	about 2.41 per year	Highly likely	FEMA annualized frequency (modeled)	93.3 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	7.48	event-days per year	about 7.48 days per year	Likely	Storm Events event-days in 24 of 30 years, 1996 to 2025 (80%)	111	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)	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	1.04	event-days per year	about 1.04 days per year	Possible	Storm Events event-days in 1 of 30 years, 1996 to 2025 (3.33%)	70	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	3.18	event-days per year	about 3.18 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	89	1996 to 2023 (28 years)	see B1-f	
Landslide	0.101	events per year (modeled)	about 1 in 10 years	Likely	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	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	6.95	events per year	about 6.95 per year	Highly likely	FEMA annualized frequency (modeled)	264	1986 to 2023 (38 years)	countywide	
Tornado	0.123	events per year	about 1 in 8 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	0.00064	annual probability at a location	chance a given location in the county burns in a year: 0.064%	Likely	Storm Events records in 10 of 30 years, 1996 to 2025 (33.3%)	not shown	modeled	see B1-f	
Winter Weather	10.6	event-days per year	about 10.6 days per year	Highly likely	Storm Events event- days in 28 of 30 years, 1996 to 2025 (93.3%)	201	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	24	30	0.8
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	215	30	7.17
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	5	30	0.167
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	7	30	0.233
Tornado	EF0-1	1996 to 2025	2	30	0.0667
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	80 of 192	69.3	77.7	99.5	Very High 1, Relatively High 4, Relatively Moderate 8, Relatively Low 30, Very Low 37, No Rating 112
Cold Wave	192 of 192	16.5	50.7	71.6	Relatively Moderate 111, Relatively Low 79, Very Low 2
Drought	50 of 192	67.8	81.0	96.7	Relatively Moderate 4, Relatively Low 29, Very Low 17, No Rating 142
Earthquake	192 of 192	33.2	70.5	89.4	Relatively High 2, Relatively Moderate 30, Relatively Low 157, Very Low 3
Hail	192 of 192	4.3	17.9	53.8	Relatively Low 5, Very Low 187
Heat Wave	192 of 192	2.1	51.9	77.2	Relatively Moderate 75, Relatively Low 113, Very Low 4
Hurricane	192 of 192	52.9	68.6	88.2	Relatively Moderate 20, Relatively Low 172
Ice Storm	192 of 192	41.3	78.8	97.5	Relatively High 20, Relatively Moderate 138, Relatively Low 34
Inland Flooding	192 of 192	4.5	63.2	99.5	Very High 19, Relatively High 39, Relatively Moderate 70, Relatively Low 51, Very Low 13
Landslide	192 of 192	12.3	61.2	92.1	Relatively Low 17, Very Low 175
Lightning	192 of 192	2.4	22.5	41.6	Relatively Low 113, Very Low 79

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Strong Wind	192 of 192	43.2	83.1	99.5	Very High 8, Relatively High 95, Relatively Moderate 86, Relatively Low 3
Tornado	192 of 192	23.8	45.0	73.4	Relatively Moderate 39, Relatively Low 150, Very Low 3
Tsunami	0 of 192				Insufficient Data 192
Wildfire	128 of 192	18.7	60.6	91.0	Relatively Moderate 1, Relatively Low 50, Very Low 77, No Rating 64
Winter Weather	192 of 192	43.0	84.1	94.8	Relatively High 135, Relatively Moderate 55, Relatively Low 2

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.

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
Middlesex County	County	Approved, expires 2027-01-26		\$23,399,879.78	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$5,222,890.76 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3169-NJ).
Carteret borough	Borough	Approved, expires 2027-01-26	FMA RL 2, SRL 6; any 45	\$6,275,850.55	2 total; 0 since its plan	Includes \$419,924.81 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Dunellen borough	Borough	Approved, expires 2027-01-26	FMA RL 6, SRL 19; any 60	\$1,468,180.70	5 total; 0 since its plan	
Helmetta borough	Borough	Approved, expires 2027-01-26	FMA RL 1, SRL 4; any 17	\$84,497.55	1 total; 0 since its plan	
Highland Park borough	Borough	Approved, expires 2027-01-26	FMA RL 0, SRL 1; any 7	\$649,027.45	26 total; 4 since its plan	Includes \$75,304.32 for declarations not counted as hazard incidents (DR-4488-NJ).
Jamesburg borough	Borough	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 7	\$854,003.84	17 total; 2 since its plan	Includes \$8,994 for declarations not counted as hazard incidents (DR-4488-NJ).
Metuchen borough	Borough	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 0	\$578,958.79	10 total; 2 since its plan	Includes \$86,608.36 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Middlesex borough	Borough	Approved, expires 2027-01-26	FMA RL 34, SRL 73; any 178	\$1,092,186.60	28 total; 6 since its plan	
Milltown borough	Borough	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 1	\$1,166,410.27	16 total; 2 since its plan	Includes \$28,458 for declarations not counted as hazard incidents (DR-4488-NJ).
New Brunswick city	City	Approved, expires 2027-01-26	FMA RL 0, SRL 3; any 5	\$3,045,552.97	18 total; 3 since its plan	Includes \$178,373.31 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).

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
Perth Amboy city	City	Approved, expires 2027-01-26	FMA RL 0, SRL 2; any 4	\$14,042,480.72	9 total; 0 since its plan	Includes \$820,625.48 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3257-NJ).
Sayreville borough	Borough	Approved, expires 2027-01-26	FMA RL 3, SRL 14; any 54	\$5,000,220.97	13 total; 0 since its plan	Includes \$154,497.24 for declarations not counted as hazard incidents (DR-4488-NJ).
South Amboy city	City	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 2	\$2,794,461.13	1 total; 0 since its plan	Includes \$95,280 for declarations not counted as hazard incidents (DR-4488-NJ).
South Plainfield borough	Borough	Approved, expires 2027-01-26	FMA RL 5, SRL 26; any 63	\$1,599,288.39	19 total; 2 since its plan	Includes \$95,755.88 for declarations not counted as hazard incidents (DR-4048-NJ).
South River borough	Borough	Approved, expires 2027-01-26	FMA RL 3, SRL 15; any 52	\$2,006,179.07	4 total; 0 since its plan	
Spotswood borough	Borough	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 3	\$1,365,482.72	9 total; 1 since its plan	
Cranbury township	Township	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 5	\$406,673.13	13 total; 2 since its plan	Includes \$69,638.40 for declarations not counted as hazard incidents (DR-4488-NJ).
East Brunswick township	Township	Approved, expires 2027-01-26	FMA RL 2, SRL 1; any 21	\$3,226,832.73	23 total; 2 since its plan	Includes \$261,587.29 for declarations not counted as hazard incidents (DR-4048-NJ).
Edison township	Township	Approved, expires 2027-01-26	FMA RL 0, SRL 5; any 19	\$8,840,218.32	31 total; 4 since its plan	Includes \$540,576.62 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Monroe township	Township	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 8	\$1,945,190.43	0 total; 0 since its plan	Includes \$189,994.62 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
North Brunswick township	Township	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 2	\$14,560,479.47	21 total; 5 since its plan	Includes \$114,568.19 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Old Bridge township	Township	Approved, expires 2027-01-26	FMA RL 0, SRL 2; any 9	\$2,826,558.71	12 total; 0 since its plan	Includes \$8,996.14 for declarations not counted as hazard incidents (DR-4048-NJ).
Piscataway township	Township	Approved, expires 2027-01-26	FMA RL 2, SRL 13; any 42	\$4,990,203.32	0 total; 0 since its plan	Includes \$175,393.27 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Plainsboro township	Township	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 2	\$345,504.95	12 total; 4 since its plan	
South Brunswick township	Township	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 5	\$1,744,684.51	0 total; 0 since its plan	Includes \$271,391.75 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Woodbridge township	Township	Approved, expires 2027-01-26	FMA RL 8, SRL 13; any 50	\$5,841,992.56	22 total; 0 since its plan	Includes \$1,289,210.47 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).

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 modeled dollars	Agriculture exposure modeled dollars	Population exposed people	EAL buildings modeled dollars per year	EAL agriculture modeled dollars per year	Cost of expected deaths and injuries FEMA's dollar value per year, not property damage	EAL as % of exposure buildings; agriculture where noted	Storm Events damage since 2022-01-27 county-coded records, property plus crops, nominal dollars	Zone-level damage since plan property plus crops, reported for the zone	Public Assistance since plan nominal dollars; see note	Note
Coastal Flooding	\$9,364,604,499	n/a	36,721	\$2,999,795	n/a	\$39,963	0.032%		\$0		
Cold Wave	\$196,852,427,221	\$49,387,186	862,614	\$633	\$13	\$9,963,968	under 0.0001%		\$0		
Drought	n/a	\$48,352,345	n/a	n/a	\$654,928	n/a	1.35% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$353,295,317,873	n/a	863,162	\$16,191,071	n/a	\$4,099,691	0.00458%				
Hail	\$196,852,427,221	\$49,387,186	862,614	\$109,319	\$28,571	\$42,683	under 0.0001%	\$0			
Heat Wave	\$196,852,427,221	\$49,387,186	862,614	under \$1	\$8,585	\$7,730,044	under 0.0001%		\$0		
Hurricane	\$196,786,317,633	\$49,387,186	862,225	\$11,371,934	\$255,866	\$336,124	0.00578%				
Ice Storm	\$196,526,441,135	n/a	860,040	\$3,341,584	n/a	\$320,379	0.0017%				
Inland Flooding	\$196,758,562,683	\$3,480,915	20,006	\$190,283,997	\$89,617	\$6,420,163	n/a (see note)	\$10,000			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.
Landslide	\$1,368,966,226	n/a	5,499	\$7,571	n/a	\$14	0.000553%				
Lightning	\$196,852,427,221	n/a	862,614	\$88,917	n/a	\$653,773	under 0.0001%	\$10,000			
Strong Wind	\$196,852,427,221	\$49,387,186	862,614	\$13,477,273	\$6,035	\$913,305	0.00685%	\$0			
Tornado	\$196,852,427,221	\$49,387,186	862,614	\$5,378,982	\$419	\$4,955,257	0.00273%				

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 2022-01-27 <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	\$6,177,600,564	\$11,222,794	38,615	\$336,338	\$59	\$39,779	0.00544%				
Winter Weather	\$196,852,427,221	\$49,387,186	862,614	\$314,440	\$16	\$1,911,938	0.00016%		\$0		

Totals since 2022-01-27 (Storm Events through 2026-06-30): 82 county-coded records, 35 with a damage value recorded (including \$0), \$20,000; 37 zone-level records, 23 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	862,614
Building value (total, not at risk)	\$196,852,427,221
Agriculture value (total, not at risk)	\$49,387,186
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$244,945,962
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)	\$37,427,079
Social vulnerability rating	Relatively Moderate
Community resilience rating	Relatively Moderate
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)	66	Severe repetitive loss, FMA definition (44 CFR 77.2)	197
Repetitive loss, NFIP insurance definition	625	Severe repetitive loss, NFIP insurance definition	164

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	66	197	625	164	661	28	282
of which: Carteret borough	2	6	45	5	45	0	24
of which: Cranbury township	0	0	5	0	5	0	3
of which: Dunellen borough	6	19	60	19	60	0	33
of which: East Brunswick township	2	1	21	1	21	0	14
of which: Edison township	0	5	19	5	19	0	6
of which: Helmetta borough	1	4	16	3	17	1	10
of which: Highland Park borough	0	1	7	1	7	0	2
of which: Jamesburg borough	0	0	7	0	7	0	4
of which: Old Bridge township	0	2	9	2	9	0	3
of which: Milltown borough	0	0	1	0	1	0	1
of which: Monroe township	0	0	8	0	8	0	3
of which: New Brunswick city	0	3	5	3	5	0	1
of which: North Brunswick township	0	0	2	0	2	0	1
of which: Perth Amboy city	0	2	4	2	4	0	1
of which: Piscataway township	2	13	41	12	42	0	13
of which: Plainsboro township	0	0	2	0	2	0	1
of which: Sayreville borough	3	14	45	5	54	8	8
of which: South Amboy city	0	0	2	0	2	0	0
of which: South Brunswick township	0	0	5	0	5	0	2
of which: South Plainfield borough	5	26	63	26	63	0	39
of which: South River borough	3	15	41	4	52	11	7
of which: Spotswood borough	0	0	3	0	3	0	0

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>
of which: Middlesex borough	34	73	169	64	178	7	77
of which: Woodbridge township	8	13	45	12	50	1	29
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>
Carteret borough	340257	2	6	45	5	45	0	24
Dunellen borough	340259	6	19	60	19	60	0	33
Helmetta borough	340262	1	4	16	3	17	1	10
Highland Park borough	340263	0	1	7	1	7	0	2
Jamesburg borough	340264	0	0	7	0	7	0	4
Metuchen borough	340266	0	0	0	0	0	0	0
Middlesex borough	345305	34	73	169	64	178	7	77
Milltown borough	340268	0	0	1	0	1	0	1
New Brunswick city	340270	0	3	5	3	5	0	1
Perth Amboy city	340272	0	2	4	2	4	0	1
Sayreville borough	340276	3	14	45	5	54	8	8
South Amboy city	340277	0	0	2	0	2	0	0
South Plainfield borough	340279	5	26	63	26	63	0	39
South River borough	340280	3	15	41	4	52	11	7
Spotswood borough	340282	0	0	3	0	3	0	0
Cranbury township	340258	0	0	5	0	5	0	3
East Brunswick township	340260	2	1	21	1	21	0	14
Edison township	340261	0	5	19	5	19	0	6
Monroe township	340269	0	0	8	0	8	0	3
North Brunswick township	340271	0	0	2	0	2	0	1
Old Bridge township	340265	0	2	9	2	9	0	3
Piscataway township	340274	2	13	41	12	42	0	13
Plainsboro township	340275	0	0	2	0	2	0	1

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>
South Brunswick township	340278	0	0	5	0	5	0	2
Woodbridge township	345331	8	13	45	12	50	1	29

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	56	155	478	124	513	27	232
2 to 4 unit residential	2	16	56	15	57	1	21
other residential	4	16	44	15	44	0	12
non-residential	4	10	47	10	47	0	17
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 11 properties are FMA repetitive loss but not NFIP repetitive loss, and 570 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/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).

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