

Middlesex County, NJ

Risk-assessment baseline packet

Unit **County area 34023** 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 2027-01-26	Plan	Middlesex County 2022 (FEMA plan 107998)
Approved	2022-01-27	Expires	2027-01-26
As of	2026-09-28	Days	120 days to expiry
Update underway	FEMA tracker shows a plan in progress		

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

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	119 (data through 2026-06-30)
Repetitive loss now	FMA RL 66, SRL 197 (44 CFR 77.2); any definition: 661	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: 26 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 <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	120	FEMA tracker shows a plan in progress	member approved 2022-03-21
Carteret borough	Borough	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	120	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	120	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	120	FEMA tracker shows a plan in progress	member 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	120	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	120	FEMA tracker shows a plan in progress	member approved 2022-02-07
Metuchen borough	Borough	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	120	FEMA tracker shows a plan in progress	member approved 2022-02-07
Middlesex borough	Borough	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	120	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	120	FEMA tracker shows a plan in progress	member 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	120	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	120	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	120	FEMA tracker shows a plan in progress	member 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	120	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	120	FEMA tracker shows a plan in progress	member 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	120	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>		
Spotswood borough	Borough	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	120	FEMA tracker shows a plan in progress	
Cranbury township	Township	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	120	FEMA tracker shows a plan in progress	member 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	120	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	120	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	120	FEMA tracker shows a plan in progress	member 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	120	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	120	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	120	FEMA tracker shows a plan in progress	member approved 2022-03-07
Plainsboro township	Township	Approved, expires 2027-01-26	Middlesex County 2022 (FEMA plan 107998)	2022-01-27	2027-01-26	120	FEMA tracker shows a plan in progress	member 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	120	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	120	FEMA tracker shows a plan in progress	

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	\$190,283,997	\$89,617	\$6,420,163	\$196,793,778	154		
2	Earthquake	Relatively Moderate	Relatively Moderate	\$16,191,071		\$4,099,691	\$20,290,762			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
3	Strong Wind	Very High	Very High	\$13,477,273	\$6,035	\$913,305	\$14,396,612	374		Includes 42 High Wind records and 98 Strong Wind records, event types the NRI definition of this hazard leaves out.
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, event types the NRI definition of this hazard leaves out.
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		\$320,379	\$3,661,962	1		
9	Coastal Flooding	Relatively High	Relatively High	\$2,999,795		\$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, event types the NRI definition of this hazard leaves out.
11	Lightning	Relatively Moderate	Relatively Moderate	\$88,917		\$653,773	\$742,690	45		
12	Drought	Relatively Moderate	Relatively Moderate		\$654,928		\$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		\$14	\$7,585	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).

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
	Tsunami	Insufficient Data	Insufficient Data					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.
	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 192
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.	80 of 192
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	192 of 192
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	50 of 192
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.	192 of 192
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	192 of 192
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	192 of 192
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.	192 of 192
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	192 of 192
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.	192 of 192
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.	192 of 192
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	192 of 192
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	192 of 192
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.	192 of 192

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
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 192
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 192
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.	128 of 192
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	192 of 192

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)	54, 1996 to 2024 (54 zone-level)		Coastal Flood, 2012-10-29, \$500,000,000 property; \$0 crops, reported for the zone (2012 dollars); NWS zone NJZ012 (MIDDLESEX), 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, 1 direct death, 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.
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	1, 2007 to 2007 (1 zone-level)		No crop damage reported in 1 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	42, 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		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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	62, 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 member places: 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 member places (see the XLSX file).	
Excessive Heat, Heat	heat index (narratives)	95, 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		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	4, 2008 to 2020 (4 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 NJZ012 (MIDDLESEX), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	1, 2007 to 2007 (1 zone-level)		No damage reported in 1 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Ice thickness: in event narratives only; local data required.
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	154, 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 member places: 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 member places (see the XLSX file). Zone-level records (2) 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.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
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)	45, 1996 to 2024		Lightning, 2001-06-11, \$200,000 property; \$0 crops (2001 dollars)		Event records naming member places: 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 member places (see the XLSX file).	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)	140, 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 (MIDDLESEX), zone-level: may include parts of neighboring counties		Zone-level records: applies countywide; national data do not locate these events within the county.	
Thunderstorm Wind	wind speed (kt and mph)	276, 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 member places: 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 member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	8, 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 (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 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 member places: East Brunswick township (1 record), Highland Park borough (1 record).	From 1996 on, tornado records are per-county segments and length is the path length within this county (NWS Instruction 10-1605); records before 1996 may give the whole path length, including the path outside this county, and before 1996 a tornado is listed once, under the county where it began, with the whole path's rating; counties farther along the path may not list it. Length is not used to rank tornadoes.
Tsunami	none (count and damage)	0					Physical measure: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	18, 2000 to 2014 (12 zone- level)		Wildfire, 2012-03-26, \$5,000 property; \$0 crops, reported for the zone (2012 dollars); NWS zone NJZ012 (MIDDLESEX), zone-level: may include parts of neighboring counties		Event records naming member places: Old Bridge township (1 record), Sayreville borough (1 record). Zone-level records (12) 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)	206, 1996 to 2026 (206 zone-level)		Blizzard, 1996-01-07, \$4,400,000 property; crops not reported, reported for the zone (1996 dollars); NWS zone NJZ012 (MIDDLESEX), 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.

Where a hazard names more than 10 member places, the table lists the 10 with the most records; every place is in the XLSX file, sheet "B1-c Extent".

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

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

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
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 30 Counted incidents 20

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	\$54,686,130.36	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

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
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	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	\$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	none found		same incident as DR-4086
2011-11-30	2011-10-29	DR-4048-NJ	Major disaster	SEVERE STORM	Hazard not mapped (severe storm title names no single hazard); not counted	\$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	none found		same incident as DR-4021
2011-02-04	2010-12-26	DR-1954-NJ	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$2,790,780.25		
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	none found		
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	none found		same incident as DR-1295
1996-11-19	1996-10-18	DR-1145-NJ	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	PA not declared for this county		
1996-01-13	1996-01-07	DR-1088-NJ	Major disaster	BLIZZARD OF 96 (SEVERE SNOW STORM)	Winter Weather	none found		
1993-03-17	1993-03-13	EM-3106-NJ	Emergency	SEVERE BLIZZARD	Winter Weather	none found		
1992-12-18	1992-12-10	DR-973-NJ	Major disaster	COASTAL STORM, HIGH TIDES, HEAVY RAIN, & FLOODING	Coastal Flooding	none found		
1980-10-19	1980-10-19	EM-3083-NJ	Emergency	WATER SHORTAGE	Drought	none found		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	
						<i>federal share obligated, nominal dollars</i>	Flags
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	none found	
1973-08-07	1973-08-07	DR-402-NJ	Major disaster	SEVERE STORMS & FLOODING	Inland Flooding	none found	
1971-09-04	1971-09-04	DR-310-NJ	Major disaster	HEAVY RAINS & FLOODING	Inland Flooding	none found	
1968-06-18	1968-06-18	DR-245-NJ	Major disaster	HEAVY RAINS & FLOODING	Inland Flooding	none found	
1965-08-18	1965-08-18	DR-205-NJ	Major disaster	WATER SHORTAGE	Drought	none found	

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

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

SOURCES

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

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

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

Statewide declarations

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

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

SOURCE

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

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

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated	
				<i>federal share obligated, nominal dollars</i>	Why not placed
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	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, event types the NRI definition of this hazard leaves out.
Drought	42	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	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 records and 98 Strong Wind records, event types the NRI definition of this hazard leaves out.
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
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	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, 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; \$0 crops (2021 dollars)	2, 0	MIDDLESEX to PORT READING	during plan review, check whether your last plan included it	deaths or injuries recorded
2012-10-29	High Wind	61 kt (70 mph) measured gust	\$129,000,000 property; \$0 crops, reported for the zone (2012 dollars)	0, 0	NWS zone NJZ012 (MIDDLESEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2012-10-29	Coastal Flood		\$500,000,000 property; \$0 crops, reported for the zone (2012 dollars)	0, 0	NWS zone NJZ012 (MIDDLESEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2011-08-27	Tropical Storm		\$500,000 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone NJZ012 (MIDDLESEX), zone-level: may include parts of neighboring counties		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, reported for the zone (2003 dollars)	1, 8	NWS zone NJZ012 (MIDDLESEX), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2003-01-14	Cold/Wind Chill		damage not reported	1, 0	NWS zone NJZ012 (MIDDLESEX), 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 NJZ012 (MIDDLESEX), zone-level: may include parts of neighboring counties		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: may include parts of neighboring counties		deaths or injuries recorded
1996-01-07	Blizzard		\$4,400,000 property; crops not reported, reported for the zone (1996 dollars)	0, 0	NWS zone NJZ012 (MIDDLESEX), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet

			Direct deaths, injuries				
Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	<i>indirect not counted</i>	Location	Flags	Why listed
1985-10-05	Tornado	F1, 6 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 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 XLSX file, sheet "B1-d Storm Events history" (1,135 rows).

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

SOURCES

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

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

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

Supports B1-e: probability

Probability: FEMA annualized frequency and descriptor per hazard

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche		events per year					1994 to 2023 (30 years)	see B1-f	Not Applicable in NRI for this county; no descriptor.
Coastal Flooding	3.76	events per year at a location (modeled)	about 3.8 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	0.843	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.
Drought	3.04	event-days per year	about 3.04 days per year	Likely	event-days in 9 of 30 years, 1996 to 2025 (30%)	77	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 3.04 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 9 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.

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Earthquake	0.00202	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	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	2.41	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	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 counted separately in B1-d and need not match.
Ice Storm	1.04	event-days per year	about 1.04 days per year	Possible	event-days in 1 of 30 years, 1996 to 2025 (3.33%)	70	1946-12-31 to 2014-02-12 (67 years)	countywide	NRI gives about 1.04 ice storm event-days a year here (its annualized frequency over 67 years; not its event count divided by the years), but Storm Events has a record in only 1 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.
Inland Flooding	3.18	event-days per year	about 3.18 days per year	Highly likely	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	
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	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Tsunami		annual probability at the most exposed location (used in place of a county value)			Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No Storm Events record of this hazard, 1996 to 2025; descriptor not assigned (the NRI value is the chance at a location in the county, not how often the hazard affects the county)
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
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	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 28 of 30 years, 1996 to 2025 (93.3%)	201	2005-11-12 to 2024-11-12 (19 years)	countywide	

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

SOURCES

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

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

Descriptor scale used in this packet (defined per unit)

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

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

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

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	24	30	0.8
Hail	2.00 in+	1996 to 2025	0	30	0
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	215	30	7.17
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	5	30	0.167
Strong Wind (Thunderstorm Wind records)	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

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 192				Not Applicable	192
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	

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Cold Wave	192 of 192	16.5	50.7	71.6	Relatively Moderate 111, Relatively Low 79, Very Low 2	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	50 of 192	67.8	81.0	96.7	Relatively Moderate 4, Relatively Low 29, Very Low 17, No Rating 142	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	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	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	192 of 192	2.1	51.9	77.2	Relatively Moderate 75, Relatively Low 113, Very Low 4	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	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	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	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	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	192 of 192	43.2	83.1	99.5	Very High 8, Relatively High 95, Relatively Moderate 86, Relatively Low 3	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	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	
Volcanic Activity	0 of 192				Not Applicable 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	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
Middlesex County	County	Approved, expires 2027-01-26		\$23,399,879.78	0; 0	No NFIP community ID on this member'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; 0	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; 0	
Helmetta borough	Borough	Approved, expires 2027-01-26	FMA RL 1, SRL 4; any 17	\$84,497.55	1; 0	
Highland Park borough	Borough	Approved, expires 2027-01-26	FMA RL 0, SRL 1; any 7	\$649,027.45	26; 4	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; 2	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; 2	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; 6	
Milltown borough	Borough	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 1	\$1,166,410.27	16; 2	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; 3	Includes \$178,373.31 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Perth Amboy city	City	Approved, expires 2027-01-26	FMA RL 0, SRL 2; any 4	\$14,042,480.72	9; 0	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; 0	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; 0	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; 2	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; 0	
Spotswood borough	Borough	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 3	\$1,365,482.72	9; 1	
Cranbury township	Township	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 5	\$406,673.13	13; 2	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; 2	Includes \$261,587.29 for declarations not counted as hazard incidents (DR-4048-NJ).

Member	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance matched <i>federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since the member's plan</i>	Notes
Edison township	Township	Approved, expires 2027-01-26	FMA RL 0, SRL 5; any 19	\$8,840,218.32	31; 4	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; 0	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; 5	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; 0	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; 0	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; 4	
South Brunswick township	Township	Approved, expires 2027-01-26	FMA RL 0, SRL 0; any 5	\$1,744,684.51	0; 0	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; 0	Includes \$1,289,210.47 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).

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

School districts and special districts get a plan clock row only.

SOURCES

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

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

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

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

Supports B2-a and B2-b: assets and impacts

Local data required

County-level starter. The plan must describe impacts for each participant and its own assets.

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

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

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 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
Avalanche											Not Applicable in NRI for this county
Coastal Flooding	\$9,364,604,499		36,721	\$2,999,795		\$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		\$48,352,345			\$654,928		1.35% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$353,295,317,873		863,162	\$16,191,071		\$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		860,040	\$3,341,584		\$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. EAL as % of exposure: n/a.
Landslide	\$1,368,966,226		5,499	\$7,571		\$14	0.000553%				
Lightning	\$196,852,427,221		862,614	\$88,917		\$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%				
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI 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 on counted declarations none found (0 declarations, 0 with PA).

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

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

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

SOURCES

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

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

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

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

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

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

Supports B2-a: context

County context

Measure	Value
Population	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 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)	66	Severe repetitive loss, FMA definition (44 CFR 77.2)	197
Repetitive loss, NFIP insurance definition	625	Severe repetitive loss, NFIP insurance definition	164

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	66	197	625	164	661	28	282
CARTERET, BOROUGH OF	2	6	45	5	45	0	24
CRANBURY, TOWNSHIP OF	0	0	5	0	5	0	3
DUNELLEN, BOROUGH OF	6	19	60	19	60	0	33
EAST BRUNSWICK, TOWNSHIP OF	2	1	21	1	21	0	14
EDISON, TOWNSHIP OF	0	5	19	5	19	0	6
HELMETTA, BOROUGH OF	1	4	16	3	17	1	10
HIGHLAND PARK, BOROUGH OF	0	1	7	1	7	0	2
JAMESBURG, BOROUGH OF	0	0	7	0	7	0	4
OLD BRIDGE, TOWNSHIP OF	0	2	9	2	9	0	3
MILLTOWN, BOROUGH OF	0	0	1	0	1	0	1
MONROE, TOWNSHIP OF	0	0	8	0	8	0	3
NEW BRUNSWICK, CITY OF	0	3	5	3	5	0	1
NORTH BRUNSWICK, TOWNSHIP OF	0	0	2	0	2	0	1
PERTH AMBOY, CITY OF	0	2	4	2	4	0	1
PISCATAWAY, TOWNSHIP OF	2	13	41	12	42	0	13
PLAINSBORO, TOWNSHIP OF	0	0	2	0	2	0	1
SAYREVILLE, BOROUGH OF	3	14	45	5	54	8	8
SOUTH AMBOY, CITY OF	0	0	2	0	2	0	0
SOUTH BRUNSWICK, TOWNSHIP OF	0	0	5	0	5	0	2
SOUTH PLAINFIELD, BOROUGH OF	5	26	63	26	63	0	39
SOUTH RIVER, BOROUGH OF	3	15	41	4	52	11	7
SPOTSWOOD, BOROUGH OF	0	0	3	0	3	0	0
MIDDLESEX, BOROUGH OF	34	73	169	64	178	7	77
WOODBIDGE, TOWNSHIP OF	8	13	45	12	50	1	29
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
Carteret borough	340257	2	6	45	5	45	0	24	
Dunellen borough	340259	6	19	60	19	60	0	33	

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

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	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

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>
non-residential	4	10	47	10	47	0	17
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 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

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_place_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_scsd_national.zip, https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx

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Corrections: to report an error, name the packet, the table and what your records show. Contact: to be added

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_NJ_34023. Preview: automated baseline.