

Monmouth County, NJ

Risk-assessment baseline packet

Unit **County area 34025** Release **2026-10** As of **2026-09-28** Storm Events data through **2026-06-30**

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

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 2030-10-26	Plan	Monmouth County 2026 (FEMA plan 109915)
Approved	2025-10-27	Expires	2030-10-26
As of	2026-09-28	Days	1,489 days to expiry

What changed since your last plan (approved 2025-10-27)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	25 (data through 2026-06-30)
Repetitive loss now	FMA RL 82, SRL 274 (44 CFR 77.2); any definition: 1,391	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: 61 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
Monmouth County	County	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Allenhurst borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Allentown borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Asbury Park city	City	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Atlantic Highlands borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Avon-by-the-Sea borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Belmar borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Bradley Beach borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Brielle borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Deal borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Eatontown borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Englishtown borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Fair Haven borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Farmingdale borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Freehold borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Highlands borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Interlaken borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Keansburg borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Keyport borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Lake Como borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Little Silver borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Loch Arbour village	Village	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Long Branch city	City	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Manasquan borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Matawan borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Monmouth Beach borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Neptune City borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Oceanport borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Red Bank borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Roosevelt borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Rumson borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Sea Bright borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Sea Girt borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Shrewsbury borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Spring Lake borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Spring Lake Heights borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Tinton Falls borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Union Beach borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
West Long Branch borough	Borough	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Aberdeen township	Township	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Colts Neck township	Township	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Freehold township	Township	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Hazlet township	Township	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Holmdel township	Township	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Howell township	Township	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Manalapan township	Township	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Marlboro township	Township	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Middletown township	Township	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Millstone township	Township	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Neptune township	Township	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Ocean township	Township	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Shrewsbury township	Township	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Upper Freehold township	Township	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Wall township	Township	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		
Bayshore Regional Sewer Authority	Water/Sewer Authority	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		member approved 2026-01-13

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Long Branch Sewerage Authority	Water/Sewer Authority	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		member approved 2026-01-13
Manasquan River Regional Sewerage Authority	Water/Sewer Authority	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		member approved 2026-01-13
South Monmouth Regional Sewerage Authority	Water/Sewer Authority	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		member approved 2026-01-13
Township of Middletown Sewerage Authority	Water/Sewer Authority	Plan 109915 approved 2025-10-27, pending adoption here; not yet eligible	Monmouth County 2026 (FEMA plan 109915), pending adoption here	2025-10-27 by FEMA; not yet adopted here	2030-10-26 once adopted		FEMA tracker shows a plan approvable pending adoption	Not yet eligible: adopt the approved plan.
Two Rivers Water Reclamation Authority	Water/Sewer Authority	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		member approved 2026-01-13
Western Monmouth Utilities Authority	Water/Sewer Authority	Approved, expires 2030-10-26	Monmouth County 2026 (FEMA plan 109915)	2025-10-27	2030-10-26	1,489		member approved 2026-01-13

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	\$107,845,379	\$29,152	\$1,711,470	\$109,586,001	144		
2	Strong Wind	Very High	Very High	\$86,906,630	\$11,808	\$3,799,956	\$90,718,394	564		Includes 66 High Wind records and 137 Strong Wind records, event types the NRI definition of this hazard leaves out.
3	Heat Wave	Relatively High	Relatively High	under \$1	\$17,646	\$24,339,450	\$24,357,097	105		

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
4	Hurricane	Relatively Moderate	Relatively High	\$15,821,420	\$685,112	\$421,752	\$16,928,285	7		
5	Earthquake	Relatively Moderate	Relatively Moderate	\$10,468,409		\$3,317,440	\$13,785,849			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
6	Coastal Flooding	Relatively High	Relatively High	\$7,331,974		\$241,806	\$7,573,782	131		
7	Cold Wave	Relatively Moderate	Relatively High	\$4,846	\$10,123	\$7,016,733	\$7,031,702	31		Includes 1 Frost/Freeze record, event types the NRI definition of this hazard leaves out.
8	Lightning	Very High	Very High	\$166,115		\$4,061,071	\$4,227,187	64		
9	Ice Storm	Relatively High	Very High	\$1,662,521		\$181,679	\$1,844,200	2		
10	Tornado	Relatively Low	Relatively Low	\$1,280,804	\$771	\$557,057	\$1,838,632	11		
11	Winter Weather	Very High	Very High	\$183,717	\$29	\$1,233,083	\$1,416,829	209		Includes 5 Sleet records, event types the NRI definition of this hazard leaves out.
12	Wildfire	Relatively Low	Relatively Moderate	\$1,254,692	\$472	\$139,914	\$1,395,078	9		
13	Drought	Relatively Moderate	Relatively Moderate		\$724,598		\$724,598	44		
14	Hail	Very Low	Relatively Low	\$71,354	\$51,808	\$24,839	\$148,001	68		
15	Landslide	Very Low	Very Low	\$489		\$46	\$535	0		No recorded events in Storm Events since 1996 (data through 2026-06-30). Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
	Avalanche	Not Applicable	Not Applicable					0	NRI rates avalanche Not Applicable for this county, and no federal declaration for this county names it.	No recorded events in Storm Events since 1996 (data through 2026-06-30).
	Tsunami	Insufficient Data	Insufficient Data					1		
	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 154
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.	93 of 154
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	154 of 154
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	62 of 154
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.	154 of 154
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	154 of 154
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	154 of 154
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.	154 of 154
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	154 of 154
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.	154 of 154
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.	153 of 154
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	154 of 154
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	154 of 154
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.	154 of 154
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 154
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 154
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 154
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	154 of 154

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)	131, 1996 to 2026 (131 zone-level)		Coastal Flood, 2012-10-28, \$5,000,000,000 property; \$0 crops, reported for the zone (2012 dollars); NWS zone NJZ014 (EASTERN MONMOUTH), 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	30, 1996 to 2022 (30 zone-level)	1 day to 16 days (median 1 day); 25 with a recorded value	16 consecutive days, 2003-01-14 to 2003-01-29, zone-level	Cold/Wind Chill, 2015-02-15, \$100,000 property; \$0 crops, reported for the zone (2015 dollars)	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	44, 1997 to 2015 (44 zone-level)	1 day to 392 days (median 10.5 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.
Earthquake	Modified Mercalli (local data)	0					No Storm Events record; local data required (e.g., USGS).
Hail	hail size (inches)	78, 1955 to 2025	0.75 in to 2 in (median 0.88 in); 77 with a recorded value	2 in hail, 2003-07-22		Event records naming member places: Freehold borough (5 records), Freehold township (5 records), Marlboro township (5 records), Holmdel township (4 records), Allentown borough (3 records), Neptune township (3 records), Asbury Park city (2 records), Englishtown borough (2 records), Hazlet township (2 records), Manalapan township (2 records); and 12 more member places (see the XLSX file).	

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Excessive Heat, Heat	heat index (narratives)	105, 1996 to 2026 (105 zone-level)	1 day to 10 days (median 2 days); 71 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	7, 1996 to 2020 (7 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, \$5,000,000 property; \$0 crops, reported for the zone (2011 dollars); NWS zone NJZ013 (WESTERN MONMOUTH), 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)	2, 2011 to 2014 (2 zone-level)		No damage reported in 2 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)	144, 1996 to 2025 (22 zone-level)		Flood, 2011-08-28, \$10,000,000 property; \$0 crops (2011 dollars)		Event records naming member places: Union Beach borough (6 records), Manasquan borough (5 records), Brielle borough (4 records), Deal borough (4 records), Keyport borough (4 records), Sea Girt borough (4 records), Allenhurst borough (3 records), Allentown borough (3 records), Atlantic Highlands borough (3 records), Belmar borough (3 records); and 24 more member places (see the XLSX file). Zone-level records (22) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage can be \$0 or blank even for a major flood, so the worst record here may not be the worst flood; compare FEMA Public Assistance by declaration in B1-d.
Debris Flow	none (count and damage)	0					Physical measure: in event narratives only; local data required.
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	64, 1997 to 2016		Lightning, 2010-07-19, \$0 property; \$0 crops (2010 dollars), 1 direct death, 2 direct injuries	Lightning, 2012-06-25, \$1,000,000 property; \$0 crops (2012 dollars)	Event records naming member places: Atlantic Highlands borough (4 records), Howell township (4 records), Colts Neck township (3 records), Freehold borough (3 records), Freehold township (3 records), Neptune township (3 records), Bradley Beach borough (2 records), Brielle borough (2 records), Holmdel township (2 records), Manasquan borough (2 records); and 19 more member places (see the XLSX file).	Storm Events lists lightning with damage or casualties; 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
High Wind and Strong Wind (outside NRI Strong Wind definition)	wind speed (kt and mph)	203, 1996 to 2025 (203 zone-level)	30 kt (35 mph) to 76 kt (87 mph) (median 45 kt (52 mph)); 168 with a recorded value	76 kt (87 mph) measured gust, High Wind, 2012-10-29; NWS zone NJZ014 (EASTERN MONMOUTH), 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)	397, 1968 to 2026	50 kt (58 mph) to 87 kt (100 mph) (median 50 kt (58 mph)); 354 with a recorded value	87 kt (100 mph), measurement type not recorded, Thunderstorm Wind, 1973-07-11	Thunderstorm Wind, 2002-08-02, \$10,200,000 property; crops not reported (2002 dollars)	Event records naming member places: Freehold borough (23 records), Freehold township (23 records), Atlantic Highlands borough (18 records), Holmdel township (12 records), Union Beach borough (11 records), Allentown borough (9 records), Brielle borough (9 records), Keansburg borough (8 records), Keyport borough (8 records), Marlboro township (8 records); and 36 more member places (see the XLSX file).	
Tornado	Enhanced Fujita (F before Feb 2007)	17, 1952 to 2023	F/EF0 to F/EF2 (median F/EF1); 17 with a recorded value	F2 tornado, 2001-05-27, 1.5 mi within this county, 67 yd wide, \$1,000,000 property; \$0 crops (2001 dollars)		Event records naming member places: Allentown borough (2 records), Highlands borough (1 record), Loch Arbour village (1 record), Manalapan township (1 record), Manasquan borough (1 record), Matawan borough (1 record), Union Beach 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)	1, 2013 to 2013 (1 zone-level)		No damage reported in 1 records.		Zone-level records: applies countywide; national data do not locate these events within the county.	Physical measure: in event narratives only; local data required.
Volcanic Ash, Volcanic Ashfall	Volcanic Explosivity Index (local data)	0					Physical measure: in event narratives only; local data required.
Wildfire	acres burned (local data)	9, 2000 to 2013 (5 zone-level)		Wildfire, 2013-11-23, \$5,000 property; \$0 crops, reported for the zone (2013 dollars); NWS zone NJZ013 (WESTERN MONMOUTH), zone-level: may include parts of neighboring counties		Event records naming member places: Tinton Falls borough (1 record). Zone-level records (5) apply countywide.	Acres burned: 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
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall local)	209, 1996 to 2026 (209 zone-level)		Heavy Snow, 2005-01-22, \$2,000,000 property; crops not reported, reported for the zone (2005 dollars); NWS zone NJZ013 (WESTERN MONMOUTH), 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 rows28Counted incidents20

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	none found		
2021-09-02	2021-09-01	EM-3573-NJ	Emergency	REMNANTS OF HURRICANE IDA	Hurricane	none found		same incident as DR-4614
2020-12-11	2020-08-04	DR-4574-NJ	Major disaster	TROPICAL STORM ISAIAS	Hurricane	\$6,582,581.11		
2020-03-25	2020-01-20	DR-4488-NJ	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$96,716,278.06		
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	\$4,683,624.45		
2012-10-30	2012-10-26	DR-4086-NJ	Major disaster	HURRICANE SANDY	Hurricane	\$288,568,360.86		
2012-10-28	2012-10-26	EM-3354-NJ	Emergency	HURRICANE SANDY	Hurricane	none found		same incident as DR-4086

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
2011-08-31	2011-08-27	DR-4021-NJ	Major disaster	HURRICANE IRENE	Hurricane	\$9,227,138.60		
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	\$4,933,768.01		
2010-04-02	2010-03-12	DR-1897-NJ	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$4,019,062.01		
2005-09-19	2005-08-29	EM-3257-NJ	Emergency	HURRICANE KATRINA EVACUATION	Hurricane: evacuation support, not a local hazard event; not counted	none found		
2003-03-20	2003-02-16	EM-3181-NJ	Emergency	SNOW	Winter Weather	\$2,434,217.05		
2001-09-19	2001-09-11	EM-3169-NJ	Emergency	FIRES AND EXPLOSIONS	Non-natural, not counted	\$415,181.59		
2000-11-01	2000-05-30	EM-3156-NJ	Emergency	WEST NILE VIRUS	Non-natural, not counted	none found		
1999-09-17	1999-09-16	EM-3148-NJ	Emergency	HURRICANE FLOYD EMERGENCY DECLARATIONS	Hurricane	\$290,904.75		
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		
1992-03-03	1992-01-04	DR-936-NJ	Major disaster	SEVERE COASTAL STORM	Coastal Flooding	none found		
1985-10-15	1985-09-27	DR-749-NJ	Major disaster	HURRICANE GLORIA	Hurricane	none found		
1984-04-12	1984-03-28	DR-701-NJ	Major disaster	COASTAL STORMS & FLOODING	Coastal Flooding	none found		
1980-10-19	1980-10-19	EM-3083-NJ	Emergency	WATER SHORTAGE	Drought	none found		
1977-02-08	1977-02-08	DR-528-NJ	Major disaster	ICE CONDITIONS	Ice Storm	PA not declared for this county		
1976-08-21	1976-08-21	DR-519-NJ	Major disaster	SEVERE STORMS, HIGH WINDS & FLOODING	Inland Flooding (primary); also designated: Strong Wind	none found		
1971-09-04	1971-09-04	DR-310-NJ	Major disaster	HEAVY RAINS & FLOODING	Inland Flooding	none found		
1965-08-18	1965-08-18	DR-205-NJ	Major disaster	WATER SHORTAGE	Drought	none found		

School districts and special districts in this county: \$18,506,875.52 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan members in this county. They are not shown as member blocks, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county); do not add this line to the county total.

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

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

SOURCES

FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)

Statewide declarations

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

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

SOURCE

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

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

Disaster number	Declared	Applicant	County field in FEMA data	PA obligated <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	131	2	3	13	3	0	1996 to 2026-06-30	
Cold Wave	31	0	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	44	0	0	0	2	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	78	0	1	14	0	0	1955 to 2026-06-30	
Heat Wave	105	1	5	16	0	0	1996 to 2026-06-30	
Hurricane	7	0	0	0	6	0	1996 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Ice Storm	2	0	0	0	1	0	1996 to 2026-06-30	
Inland Flooding	144	0	9	19	3	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	64	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	600	17	14	89	1	0	1955 to 2026-06-30	Includes 66 High Wind records and 137 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	17	0	0	5	0	0	1950 to 2026-06-30	
Tsunami	1	0	0	0	0	0	1996 to 2026-06-30	
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	9	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	209	5	4	21	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
2012-10-29	High Wind	76 kt (87 mph) measured gust	\$1,500,000,000 property; \$0 crops, reported for the zone (2012 dollars)	0, 0	NWS zone NJZ014 (EASTERN MONMOUTH), zone-level: may include parts of neighboring counties		B1-c worst recorded: High Wind and Strong Wind (outside NRI Strong Wind definition)
2012-10-28	Coastal Flood		\$5,000,000,000 property; \$0 crops, reported for the zone (2012 dollars)	0, 0	NWS zone NJZ014 (EASTERN MONMOUTH), zone-level: may include parts of neighboring counties		B1-c worst recorded: Coastal Flood, Storm Surge/Tide
2011-08-28	Flood		\$10,000,000 property; \$0 crops (2011 dollars)	0, 0	HORNERSTOWN to FREEWOOD ACRES		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-08-27	Tropical Storm		\$5,000,000 property; \$0 crops, reported for the zone (2011 dollars)	0, 0	NWS zone NJZ013 (WESTERN MONMOUTH), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2010-07-19	Lightning		\$0 property; \$0 crops (2010 dollars)	1, 2	WEST KEANSBURG		deaths or injuries recorded

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2008-07-27	Lightning		\$0 property; \$0 crops (2008 dollars)	1, 2	ATLANTIC HIGHLANDS		deaths or injuries recorded
2005-01-22	Heavy Snow		\$2,000,000 property; crops not reported, reported for the zone (2005 dollars)	0, 0	NWS zone NJZ013 (WESTERN MONMOUTH), zone-level: may include parts of neighboring counties		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2003-01-14	Cold/Wind Chill		damage not reported	0, 0	NWS zone NJZ014 (EASTERN MONMOUTH), 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 NJZ013 (WESTERN MONMOUTH), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2001-05-27	Tornado	F2, 1.5 mi within this county, 67 yd wide	\$1,000,000 property; \$0 crops (2001 dollars)	0, 0	GORDONS CORNER		B1-c worst recorded: Tornado
1998-09-07	Thunderstorm Wind	65 kt (75 mph), measurement type not recorded	damage not reported	1, 30	COUNTYWIDE		deaths or injuries recorded
1973-07-11	Thunderstorm Wind	87 kt (100 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind

The full list is in the **XLSX** file, sheet **"B1-d Storm Events history"** (1,442 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.

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	3.74	events per year at a location (modeled)	about 3.7 per year at a given location in the county	Highly likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	Descriptor from NRI: the rate at a location is 1 or more a year, so the county rate is at least that.
Cold Wave	0.839	event-days per year	about 0.839 days per year	Likely	event-days in 14 of 30 years, 1996 to 2025 (46.7%)	11.5	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	3.98	event-days per year	about 3.98 days per year	Likely	event-days in 10 of 30 years, 1996 to 2025 (33.3%)	182	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 3.98 drought event-days a year here (its annualized frequency over 25.25 years; not its event count divided by the years), but Storm Events has a record in only 10 of 30 years. NRI counts from a different source that records far more events than Storm Events, so this descriptor reads much lower than NRI's frequency; read the two together.
Earthquake	0.00193	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.193%			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	1.93	events per year	about 1.93 per year	Highly likely	FEMA annualized frequency (modeled)	79.7 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	6.66	event-days per year	about 6.66 days per year	Likely	event-days in 23 of 30 years, 1996 to 2025 (76.7%)	71.9	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.178	events per year	about 1 in 6 years	Likely	FEMA annualized frequency (modeled)	58	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are counted separately in B1-d and need not match.
Ice Storm	0.697	event-days per year	about 0.697 days per year	Possible	event-days in 2 of 30 years, 1996 to 2025 (6.67%)	37	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	3.54	event-days per year	about 3.54 days per year	Highly likely	event-days in 29 of 30 years, 1996 to 2025 (96.7%)	99	1996 to 2023 (28 years)	see B1-f	
Landslide	0.137	events per year (modeled)	about 1 in 7 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	31.5	days per year with a strike	about 31.5 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	5.81	events per year	about 5.81 per year	Highly likely	FEMA annualized frequency (modeled)	175	1986 to 2023 (38 years)	countywide	
Tornado	0.207	events per year	about 1 in 5 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)		Possible	Storm Events records in 1 of 30 years, 1996 to 2025 (3.33%)	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.
Volcanic Activity		annual probability				not shown	modeled	see B1-f	Not Applicable in NRI for this county; no descriptor.
Wildfire	0.00123	annual probability at a location	chance a given location in the county burns in a year: 0.123%	Likely	Storm Events records in 1 of 30 years, 1996 to 2025 (23.3%)	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	9.2	event-days per year	about 9.2 days per year	Highly likely	event-days in 29 of 30 years, 1996 to 2025 (96.7%)	126	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
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	31	30	1.03
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	323	30	10.8
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	13	30	0.433
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	9	30	0.3
Tornado	EF0-1	1996 to 2025	8	30	0.267
Tornado	EF2-3	1996 to 2025	3	30	0.1
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 rated of all	Risk score min NRI score, 0 to 100	Median	Max	Tracts by rating	Note
Avalanche	0 of 154				Not Applicable 154	
Coastal Flooding	93 of 154	69.7	79.6	99.7	Very High 2, Relatively High 12, Relatively Moderate 15, Relatively Low 31, Very Low 33, No Rating 61	
Cold Wave	154 of 154	17.0	43.2	63.5	Relatively Moderate 49, Relatively Low 104, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Drought	62 of 154	67.0	79.3	97.4	Relatively Moderate 2, Relatively Low 30, Very Low 30, No Rating 92	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	154 of 154	28.8	64.2	84.8	Relatively Moderate 14, Relatively Low 132, Very Low 8	
Hail	154 of 154	2.7	13.7	64.2	Relatively Low 3, Very Low 151	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	154 of 154	6.9	83.5	95.8	Relatively High 73, Relatively Moderate 51, Relatively Low 28, 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.
Hurricane	154 of 154	54.2	75.4	86.0	Relatively Moderate 43, Relatively Low 111	
Ice Storm	154 of 154	18.6	65.5	91.8	Relatively High 2, Relatively Moderate 59, Relatively Low 89, 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.
Inland Flooding	154 of 154	0.8	42.5	95.1	Relatively High 13, Relatively Moderate 52, Relatively Low 62, Very Low 27	
Landslide	153 of 154	8.7	26.2	79.2	Very Low 153, No Rating 1	
Lightning	154 of 154	5.2	72.5	92.8	Relatively High 49, Relatively Moderate 86, Relatively Low 18, Very Low 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Strong Wind	154 of 154	86.6	99.5	100.0	Very High 144, Relatively High 10	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	154 of 154	3.2	20.6	37.4	Relatively Low 14, Very Low 140	
Tsunami	0 of 154				Insufficient Data 154	
Volcanic Activity	0 of 154				Not Applicable 154	
Wildfire	128 of 154	18.8	72.8	94.6	Relatively Moderate 16, Relatively Low 70, Very Low 42, No Rating 26	
Winter Weather	154 of 154	23.0	76.3	91.7	Relatively High 60, Relatively Moderate 91, 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.

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
Monmouth County	County	Approved, expires 2030-10-26		\$12,171,655.63	0; 0	No NFIP community ID on this member's plan row. Includes \$415,181.59 for declarations not counted as hazard incidents (DR-4488-NJ, EM-3169-NJ).
Allenhurst borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 2	\$733,492.73	7; 0	
Allentown borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 0	\$99,966.98	18; 0	
Asbury Park city	City	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 5	\$4,895,635.46	7; 0	
Atlantic Highlands borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 1; any 6	\$1,532,910.13	26; 2	
Avon-by-the-Sea borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 1; any 11	\$3,866,346.33	5; 0	
Belmar borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 3; any 35	\$22,558,625.71	7; 0	
Bradley Beach borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 5	\$2,929,835.92	8; 0	
Brielle borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 1; any 9	\$738,846.94	15; 0	
Deal borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 2; any 3	\$2,727,186.51	7; 0	
Eatontown borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 1	\$855,777.16	5; 0	
Englishtown borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 5	\$57,839.75	10; 0	
Fair Haven borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 0	\$554,440.82	7; 0	Includes \$32,411.87 for declarations not counted as hazard incidents (DR-4488-NJ).
Farmingdale borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 7	\$51,615.57	2; 0	
Freehold borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 0	\$817,350.20	34; 0	
Highlands borough	Borough	Approved, expires 2030-10-26	FMA RL 14, SRL 20; any 183	\$5,790,959.39	1; 0	

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
Interlaken borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 2	\$150,129.05	2; 0	
Keansburg borough	Borough	Approved, expires 2030-10-26	FMA RL 1, SRL 2; any 41	\$6,230,058.53	11; 1	Includes \$54,625.02 for declarations not counted as hazard incidents (DR-4488-NJ).
Keyport borough	Borough	Approved, expires 2030-10-26	FMA RL 2, SRL 5; any 11	\$796,537.56	12; 2	
Lake Como borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 3	\$458,896.66	4; 0	
Little Silver borough	Borough	Approved, expires 2030-10-26	FMA RL 1, SRL 5; any 25	\$2,258,609.04	3; 0	
Loch Arbour village	Village	Approved, expires 2030-10-26	FMA RL 2, SRL 1; any 18	\$978,321.07	1; 0	
Long Branch city	City	Approved, expires 2030-10-26	FMA RL 1, SRL 12; any 62	\$22,087,454.42	3; 0	Includes \$414,623.34 for declarations not counted as hazard incidents (DR-4488-NJ).
Manasquan borough	Borough	Approved, expires 2030-10-26	FMA RL 16, SRL 23; any 148	\$9,685,870.35	13; 0	
Matawan borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 0	\$654,816.20	6; 0	
Monmouth Beach borough	Borough	Approved, expires 2030-10-26	FMA RL 4, SRL 36; any 138	\$3,197,587.18	4; 1	
Neptune City borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 5	\$346,337.76	3; 0	
Oceanport borough	Borough	Approved, expires 2030-10-26	FMA RL 2, SRL 8; any 37	\$7,511,880.01	9; 0	Includes \$18,377.01 for declarations not counted as hazard incidents (DR-4488-NJ).
Red Bank borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 3	\$841,800.05	4; 0	
Roosevelt borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 1	none found	4; 0	
Rumson borough	Borough	Approved, expires 2030-10-26	FMA RL 5, SRL 20; any 84	\$5,072,884.28	6; 0	
Sea Bright borough	Borough	Approved, expires 2030-10-26	FMA RL 13, SRL 49; any 131	\$11,360,390.37	5; 0	
Sea Girt borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 4	\$2,334,242.35	9; 0	
Shrewsbury borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 1	\$161,574.60	10; 0	

Member	Type	Plan status	Repetitive loss	Public Assistance matched	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	<i>federal share obligated, nominal dollars</i>	<i>all years; since the member's plan</i>	
Spring Lake borough	Borough	Approved, expires 2030-10-26	FMA RL 4, SRL 20; any 101	\$4,414,088.40	4; 0	
Spring Lake Heights borough	Borough	Approved, expires 2030-10-26	FMA RL 2, SRL 3; any 4	\$382,423.14	6; 0	
Tinton Falls borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 1	\$1,698,094.70	5; 0	
Union Beach borough	Borough	Approved, expires 2030-10-26	FMA RL 6, SRL 21; any 66	\$8,169,392.96	20; 1	
West Long Branch borough	Borough	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 2	\$304,975.35	5; 1	
Aberdeen township	Township	Approved, expires 2030-10-26	FMA RL 0, SRL 1; any 2	\$1,740,271.07	0; 0	
Colts Neck township	Township	Approved, expires 2030-10-26	FMA RL 0, SRL 1; any 3	\$2,497,361.89	7; 0	
Freehold township	Township	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 4	\$2,840,724.53	34; 0	
Hazlet township	Township	Approved, expires 2030-10-26	FMA RL 0, SRL 3; any 5	\$670,094.78	10; 1	
Holmdel township	Township	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 1	\$3,149,827.20	18; 0	
Howell township	Township	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 3	\$5,138,221.74	12; 1	Includes \$468,366.76 for declarations not counted as hazard incidents (DR-4488-NJ).
Manalapan township	Township	Approved, expires 2030-10-26	FMA RL 0, SRL 1; any 9	\$3,149,104.12	9; 0	
Marlboro township	Township	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 8	\$4,300,465.98	14; 0	Includes \$139,016 for declarations not counted as hazard incidents (DR-4488-NJ).
Middletown township	Township	Approved, expires 2030-10-26	FMA RL 7, SRL 19; any 135	\$16,358,457.10	7; 0	Includes \$164,791.47 for declarations not counted as hazard incidents (DR-4488-NJ).
Millstone township	Township	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 0	\$1,252,509.89	0; 0	Includes \$89,784.72 for declarations not counted as hazard incidents (DR-4488-NJ).
Neptune township	Township	Approved, expires 2030-10-26	FMA RL 0, SRL 2; any 22	\$8,443,589.03	10; 0	Includes \$265,829.87 for declarations not counted as hazard incidents (DR-4488-NJ).
Ocean township	Township	Approved, expires 2030-10-26	FMA RL 1, SRL 12; any 31	\$2,427,585.62	0; 0	Includes \$27,825 for declarations not counted as hazard incidents (DR-4488-NJ).
Shrewsbury township	Township	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 0	\$51,125.31	10; 0	
Upper Freehold township	Township	Approved, expires 2030-10-26	FMA RL 0, SRL 0; any 0	\$165,498.17	0; 0	

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
Wall township	Township	Approved, expires 2030-10-26	FMA RL 1, SRL 2; any 7	\$3,004,189.94	0; 0	

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

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

SOURCES

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

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

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

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

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

Local data required

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

- Critical facilities and lifelines per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- A problem statement per participant per hazard
- 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 2025-10-27 <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	\$14,929,718,307		68,463	\$7,331,974		\$241,806	0.0491%		\$0		
Cold Wave	\$163,954,734,071	\$103,793,771	643,233	\$4,846	\$10,123	\$7,016,733	under 0.0001%				
Drought		\$72,991,812			\$724,598		0.993% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$277,495,353,870		643,615	\$10,468,409		\$3,317,440	0.00377%				
Hail	\$163,960,792,840	\$103,826,165	643,237	\$71,354	\$51,808	\$24,839	under 0.0001%				
Heat Wave	\$163,954,734,071	\$103,793,771	643,233	under \$1	\$17,646	\$24,339,450	under 0.0001%				

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 2025-10-27 <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
Hurricane	\$163,951,766,471	\$103,826,165	643,180	\$15,821,420	\$685,112	\$421,752	0.00965%				
Ice Storm	\$161,651,509,056		633,997	\$1,662,521		\$181,679	0.00103%				
Inland Flooding	\$163,785,117,835	\$1,016,756	48,760	\$107,845,379	\$29,152	\$1,711,470	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b. EAL as % of exposure: n/a.
Landslide	\$1,645,658,271		5,771	\$489		\$46	under 0.0001%				
Lightning	\$163,960,792,840		643,237	\$166,115		\$4,061,071	0.000101%				
Strong Wind	\$163,960,792,840	\$103,826,165	643,237	\$86,906,630	\$11,808	\$3,799,956	0.053%	\$0			
Tornado	\$163,960,792,840	\$103,826,165	643,237	\$1,280,804	\$771	\$557,057	0.000781%				
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$13,008,126,425	\$43,869,925	81,565	\$1,254,692	\$472	\$139,914	0.00965%				
Winter Weather	\$163,954,734,071	\$103,793,771	643,233	\$183,717	\$29	\$1,233,083	0.000112%		\$0		

Totals since 2025-10-27 (Storm Events through 2026-06-30): 16 county-coded records, 2 with a damage value recorded (including \$0), \$0; 9 zone-level records, 6 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	643,237
Building value (total, not at risk)	\$163,960,792,840
Agriculture value (total, not at risk)	\$103,826,165
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$234,529,871
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)	\$47,046,297
Social vulnerability rating	Very Low
Community resilience rating	Very High
NRI version	December 2025

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

SOURCE

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

Supports B2-c: repetitive loss

Repetitive loss in this county, both definitions

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	82	Severe repetitive loss, FMA definition (44 CFR 77.2)	274
Repetitive loss, NFIP insurance definition	1,267	Severe repetitive loss, NFIP insurance definition	154

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	82	274	1,267	154	1,391	107	781
ALLENHURST, BOROUGH OF	0	0	2	0	2	0	0
ASBURY PARK, CITY OF	0	0	5	0	5	0	1
ATLANTIC HIGHLANDS, BOROUGH OF	0	1	6	1	6	0	4
AVON-BY-THE-SEA, BOROUGH OF	0	1	11	1	11	0	10

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>
BRADLEY BEACH, BOROUGH OF	0	0	5	0	5	0	1
BRIELLE, BOROUGH OF	0	1	9	1	9	0	7
COLTS NECK, TOWNSHIP OF	0	1	2	0	3	1	1
DEAL, BOROUGH OF	0	2	3	2	3	0	1
EATONTOWN, BOROUGH OF	0	0	1	0	1	0	0
ENGLISHTOWN, BOROUGH OF	0	0	5	0	5	0	2
FARMINGDALE, BOROUGH OF	0	0	7	0	7	0	0
FREEHOLD, TOWNSHIP OF	0	0	4	0	4	0	0
HAZLET, TOWNSHIP OF	0	3	5	3	5	0	3
HOLMDEL, TOWNSHIP OF	0	0	1	0	1	0	0
HOWELL, TOWNSHIP OF	0	0	3	0	3	0	0
INTERLAKEN, BOROUGH OF	0	0	2	0	2	0	1
KEANSBURG, BOROUGH OF	1	2	40	1	41	1	27
KEYPORT, BOROUGH OF	2	5	10	4	11	1	2
LITTLE SILVER, BOROUGH OF	1	5	24	2	25	0	18
LOCH ARBOUR, VILLAGE OF	2	1	17	1	18	0	9
LONG BRANCH, CITY OF	1	12	59	9	62	1	25
MANALAPAN, TOWNSHIP OF	0	1	9	1	9	0	2
MARLBORO, TOWNSHIP OF	0	0	8	0	8	0	2
ABERDEEN, TOWNSHIP OF	0	1	2	1	2	0	2
MIDDLETOWN, TOWNSHIP OF	7	19	125	9	135	9	80
MONMOUTH BEACH, BOROUGH OF	4	36	129	26	138	9	86
NEPTUNE CITY, BOROUGH OF	0	0	5	0	5	0	1
NEPTUNE, TOWNSHIP OF	0	2	21	1	22	0	13
TINTON FALLS, BOROUGH OF	0	0	1	0	1	0	1
OCEAN, TOWNSHIP OF	1	12	27	8	31	4	11
OCEANPORT, BOROUGH OF	2	8	34	6	37	3	25
RED BANK, BOROUGH OF	0	0	3	0	3	0	1
ROOSEVELT, BOROUGH OF	0	0	1	0	1	0	0
SEA GIRT, BOROUGH OF	0	0	4	0	4	0	2
SHREWSBURY, BOROUGH OF	0	0	1	0	1	0	1
LAKE COMO, BOROUGH OF	0	0	3	0	3	0	3
SPRING LAKE, BOROUGH OF	4	20	92	12	101	8	75
SPRING LAKE HEIGHTS, BOROUGH OF	2	3	3	2	4	1	3
UNION BEACH, BOROUGH OF	6	21	52	8	66	9	42

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>
WALL, TOWNSHIP OF	1	2	6	0	7	1	3
WEST LONG BRANCH, BOROUGH OF	0	0	2	0	2	0	1
BELMAR, BOROUGH OF	0	3	34	2	35	1	21
HIGHLANDS, BOROUGH OF	14	20	175	13	183	8	70
MANASQUAN, BOROUGH OF	16	23	135	13	148	10	108
RUMSON, BOROUGH OF	5	20	77	12	84	5	51
SEA BRIGHT, BOROUGH OF	13	49	96	15	131	35	65
Unknown (community ID Unknown in FEMA data)	0	0	1	0	1	0	0
State level, not in this county: county not reported	0	1	5	0	6	1	0

SOURCESFEMA, 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
Allenhurst borough	340283	0	0	2	0	2	0	0	
Allentown borough	340284	0	0	0	0	0	0	0	
Asbury Park city	340285	0	0	5	0	5	0	1	
Atlantic Highlands borough	340286	0	1	6	1	6	0	4	
Avon-by-the-Sea borough	340287	0	1	11	1	11	0	10	
Belmar borough	345283	0	3	34	2	35	1	21	
Bradley Beach borough	340289	0	0	5	0	5	0	1	
Brielle borough	340290	0	1	9	1	9	0	7	
Deal borough	340292	0	2	3	2	3	0	1	
Eatontown borough	340293	0	0	1	0	1	0	0	
Englishtown borough	340294	0	0	5	0	5	0	2	
Fair Haven borough	340295	0	0	0	0	0	0	0	
Farmingdale borough	340296	0	0	7	0	7	0	0	
Freehold borough	345536	0	0	0	0	0	0	0	
Highlands borough	345297	14	20	175	13	183	8	70	
Interlaken borough	340302	0	0	2	0	2	0	1	
Keansburg borough	340303	1	2	40	1	41	1	27	
Keyport borough	340304	2	5	10	4	11	1	2	
Lake Como borough	340328	0	0	3	0	3	0	3	
Little Silver borough	340305	1	5	24	2	25	0	18	

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
Loch Arbour village	340306	2	1	17	1	18	0	9	
Long Branch city	340307	1	12	59	9	62	1	25	
Manasquan borough	345303	16	23	135	13	148	10	108	
Matawan borough	340311	0	0	0	0	0	0	0	
Monmouth Beach borough	340315	4	36	129	26	138	9	86	
Neptune City borough	340316	0	0	5	0	5	0	1	
Oceanport borough	340320	2	8	34	6	37	3	25	
Red Bank borough	340321	0	0	3	0	3	0	1	
Roosevelt borough	340322	0	0	1	0	1	0	0	
Rumson borough	345316	5	20	77	12	84	5	51	
Sea Bright borough	345317	13	49	96	15	131	35	65	
Sea Girt borough	340325	0	0	4	0	4	0	2	
Shrewsbury borough	340326	0	0	1	0	1	0	1	
Spring Lake borough	340329	4	20	92	12	101	8	75	
Spring Lake Heights borough	340330	2	3	3	2	4	1	3	
Tinton Falls borough	340318	0	0	1	0	1	0	1	
Union Beach borough	340331	6	21	52	8	66	9	42	
West Long Branch borough	340334	0	0	2	0	2	0	1	
Aberdeen township	340312	0	1	2	1	2	0	2	
Colts Neck township	340291	0	1	2	0	3	1	1	
Freehold township	340297	0	0	4	0	4	0	0	
Hazlet township	340298	0	3	5	3	5	0	3	
Holmdel township	340300	0	0	1	0	1	0	0	
Howell township	340301	0	0	3	0	3	0	0	
Manalapan township	340308	0	1	9	1	9	0	2	
Marlboro township	340310	0	0	8	0	8	0	2	
Middletown township	340313	7	19	125	9	135	9	80	
Millstone township	340314	0	0	0	0	0	0	0	
Neptune township	340317	0	2	21	1	22	0	13	
Ocean township	340319	1	12	27	8	31	4	11	
Shrewsbury township	340002	0	0	0	0	0	0	0	
Upper Freehold township	340332	0	0	0	0	0	0	0	
Wall township	340333	1	2	6	0	7	1	3	

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

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

SOURCES

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

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

County repeat-flood properties by occupancy group

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	65	219	1,035	117	1,138	90	690
2 to 4 unit residential	9	20	97	11	108	10	40
other residential	0	6	37	6	37	0	20
non-residential	8	29	98	20	108	7	31
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 35 properties are FMA repetitive loss but not NFIP repetitive loss, and 1,220 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Every table above lists its own sources. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-26T121003Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-26T151157Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-28, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-28, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_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

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Cite this: Hazard Plain (2026). Monmouth County, NJ: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-28; County area 34025). Preview: automated baseline. Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

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

Hazard Plain release 2026-10. As of 2026-09-28; Storm Events data through 2026-06-30. File hazard-plain_2026-10_NJ_34025. Preview: automated baseline.