

Ocean County, NJ

Risk-assessment baseline packet

Unit **County area 34029** 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 2030-05-18	Plan	Ocean County 2025 (FEMA plan 109910)
Approved	2025-05-19	Expires	2030-05-18
As of	2026-09-28	Days	1,328 days to expiry

What changed since your last plan (approved 2025-05-19)

New federal declarations	none (0 declaration rows; 0 counted incidents)	Storm Events records since approval	42 (data through 2026-06-30)
Repetitive loss now	FMA RL 167, SRL 343 (44 CFR 77.2); any definition: 1,454	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: 34 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
Ocean County	County	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-17
Barnegat Light borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-27
Bay Head borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-05
Beach Haven borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-09
Beachwood borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-05-28
Harvey Cedars borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-05
Island Heights borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-02
Lakehurst borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-09
Lavallette borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-05-27
Mantoloking borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-19
Ocean Gate borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-07-11
Pine Beach borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		
Point Pleasant Beach borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-07-21
Point Pleasant borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-11
Seaside Heights borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-30

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Update underway	Notes
Seaside Park borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-09
Ship Bottom borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-09
South Toms River borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-04
Surf City borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-16
Tuckerton borough	Borough	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-05-22
Barnegat township	Township	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-09
Berkeley township	Township	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-05-28
Brick township	Township	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-05-28
Eagleswood township	Township	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-05-21
Jackson township	Township	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-07-09
Lacey township	Township	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-16
Lakewood township	Township	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-27
Little Egg Harbor township	Township	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-16
Long Beach township	Township	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-27
Manchester township	Township	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-07-29
Ocean township	Township	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-09
Plumsted township	Township	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-23
Stafford township	Township	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-05-21
Toms River township	Township	Approved, expires 2030-05-18	Ocean County 2025 (FEMA plan 109910)	2025-05-19	2030-05-18	1,328		member approved 2025-06-03

SOURCEFEMA, 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	\$94,082,164	\$43,718	\$5,689,370	\$99,815,251	121		
2	Strong Wind	Very High	Very High	\$37,749,439	\$3,965	\$838,146	\$38,591,551	592		Includes 88 High Wind records and 156 Strong Wind records, event types the NRI definition of this hazard leaves out.
3	Coastal Flooding	Very High	Very High	\$18,794,267		\$387,309	\$19,181,578	124		
4	Hurricane	Relatively High	Relatively High	\$12,732,841	\$238,760	\$460,859	\$13,432,461	8		
5	Earthquake	Relatively Moderate	Relatively Moderate	\$5,678,436		\$1,565,121	\$7,243,557			Not in Storm Events. Storm Events coverage of this hazard is limited; absence is not evidence of low risk.
6	Cold Wave	Relatively High	Relatively High	\$861	\$6	\$7,177,411	\$7,178,279	34		Includes 3 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
7	Heat Wave	Relatively Moderate	Relatively Moderate	under \$1	\$48	\$6,594,626	\$6,594,674	108		
8	Wildfire	Relatively Moderate	Relatively Moderate	\$3,170,258	\$628	\$397,971	\$3,568,856	27		
9	Lightning	Very High	Very High	\$121,577		\$2,691,071	\$2,812,648	78		
10	Winter Weather	Very High	Very High	\$589,769	\$9	\$1,562,109	\$2,151,888	207		Includes 3 Sleet records, event types the NRI definition of this hazard leaves out.
11	Ice Storm	Relatively High	Relatively High	\$645,700		\$782,858	\$1,428,558	0		Declared 1 time; no Storm Events record of this type.
12	Tornado	Relatively Low	Relatively Low	\$858,475	\$55	\$199,855	\$1,058,385	11		
13	Hail	Relatively Low	Relatively Low	\$48,534	\$16,921	\$300,110	\$365,565	72		

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	EAL population equivalence <i>statistical value of life and injury, \$13.7M per life, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records since 1996 <i>count</i>	Evidence for an omission <i>NRI Not Applicable, no declaration and no Storm Events record since 1996</i>	Storm Events coverage note
14	Drought	Relatively Low	Relatively Low		\$318,189		\$318,189	44		
15	Landslide	Very Low	Very Low	\$2,011		\$5	\$2,016	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 144
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.	91 of 144
Cold Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	143 of 144
Drought	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	48 of 144
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.	143 of 144
Hail	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	143 of 144
Heat Wave	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	143 of 144
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.	143 of 144

Hazard	Location	Census tracts rated <i>rated of all tracts</i>
Ice Storm	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	143 of 144
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.	143 of 144
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.	141 of 144
Lightning	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	143 of 144
Strong Wind	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	143 of 144
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.	143 of 144
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 144
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 144
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.	131 of 144
Winter Weather	Affects the whole planning area; national data do not distinguish locations within the county. Confirm locally.	143 of 144

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)	124, 1996 to 2025 (124 zone-level)		Coastal Flood, 2012-10-29, \$7,500,000,000 property; \$0 crops, reported for the zone (2012 dollars); NWS zone NJZ026 (EASTERN OCEAN), 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	31, 1996 to 2022 (31 zone-level)	1 day to 16 days (median 2 days); 24 with a recorded value	16 consecutive days, 2003-01-14 to 2003-01-29, zone-level		Zone-level records: applies countywide; national data do not locate these events within the county.	Wind chill: in event narratives only; local data required. Cold/ Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Frost/Freeze (outside NRI Cold Wave definition)	crop damage	3, 2007 to 2007 (3 zone- level)		No crop damage reported in 3 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 8 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)	89, 1966 to 2024	0.5 in to 2.75 in (median 1 in); 89 with a recorded value	2.75 in hail, 2002-06-06	Hail, 2012-06-22, \$5,000 property; \$0 crops (2012 dollars)	Event records naming member places: Toms River township (5 records), Barnegat township (4 records), Lakewood township (4 records), Beach Haven borough (2 records), Lakehurst borough (2 records), Tuckerton borough (2 records), Jackson township (1 record), Seaside Heights borough (1 record), Seaside Park borough (1 record).	
Excessive Heat, Heat	heat index (narratives)	108, 1996 to 2026 (108 zone-level)	1 day to 10 days (median 2.5 days); 72 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	8, 1996 to 2020 (8 zone- level)		Strongest recorded (records with damage, a wind speed or direct casualties first, then storm type, category and wind): Hurricane (Typhoon) record, 1999-09-16, \$500,000 property; crops not reported, reported for the zone (1999 dollars); NWS zone NJZ026 (EASTERN OCEAN), zone-level: may include parts of neighboring counties	Most damaging recorded: Tropical Storm, 2011-08-27, \$5,000,000 property; \$0 crops, reported for the zone (2011 dollars)	Zone-level records: applies countywide; national data do not locate these events within the county.	Storm Events files every zone of a storm's episode under the storm's event type and category, so a Hurricane (Typhoon) record, especially an inland or remnant one, does not by itself mean hurricane-force winds here; read the damage and wind columns.
Ice Storm	Sperry-Piltz (local data)	0					Ice thickness: in event narratives only; local data required.

Hazard	Scale	Records <i>count, years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to members	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (FIRM for depth)	121, 1996 to 2025 (21 zone-level)		Flood, 2011-08-28, \$10,000,000 property; \$0 crops (2011 dollars)		Event records naming member places: Lakewood township (11 records), Toms River township (6 records), Surf City borough (5 records), Tuckerton borough (5 records), South Toms River borough (3 records), Barnegat township (2 records), Harvey Cedars borough (2 records), Seaside Heights borough (2 records), Ship Bottom borough (2 records), Barnegat Light borough (1 record); and 5 more member places (see the XLSX file). Zone-level records (21) 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)	78, 1997 to 2025		Lightning, 2021-08-30, \$0 property; \$0 crops (2021 dollars), 1 direct death, 6 direct injuries	Lightning, 2012-06-22, \$500,000 property; \$0 crops (2012 dollars)	Event records naming member places: Toms River township (8 records), Beach Haven borough (4 records), Barnegat township (3 records), Lavallette borough (3 records), Ship Bottom borough (3 records), Barnegat Light borough (2 records), Harvey Cedars borough (2 records), Jackson township (2 records), Lakewood township (2 records), Seaside Heights borough (2 records); 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)	244, 1996 to 2025 (244 zone-level)	35 kt (40 mph) to 76 kt (87 mph) (median 45 kt (52 mph)); 213 with a recorded value	76 kt (87 mph) measured gust, High Wind, 2012-10-29; NWS zone NJZ020 (WESTERN OCEAN), 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)	408, 1958 to 2026	47 kt (54 mph) to 81 kt (93 mph) (median 52 kt (60 mph)); 361 with a recorded value	81 kt (93 mph) measured gust, Thunderstorm Wind, 2020-06-03	Thunderstorm Wind, 1996-04-16, \$250,000 property; crops not reported (1996 dollars)	Event records naming member places: Toms River township (18 records), Tuckerton borough (18 records), Beach Haven borough (12 records), Lakewood township (12 records), Seaside Heights borough (10 records), Jackson township (9 records), Barnegat Light borough (8 records), Beachwood borough (7 records), Lakehurst borough (7 records), Surf City borough (7 records); and 10 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
Tornado	Enhanced Fujita (F before Feb 2007)	20, 1958 to 2023	F/EF0 to F/EF3 (median F/EF1); 19 with a recorded value	F3 tornado, 1983-07-21, 0.2 mi path length (records before 1996 may include the whole path; rating and listing come from the county where the tornado began), 10 yd wide, \$2,500,000 property; crops not recorded (1983 dollars)	Tornado, 1999-08-20, \$4,200,000 property; \$0 crops (1999 dollars)	Event records naming member places: Barnegat Light borough (1 record), Barnegat township (1 record), Beach Haven borough (1 record), Tuckerton 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)	27, 1997 to 2025 (19 zone-level)		Wildfire, 2002-06-02, \$700,000 property; crops not reported (2002 dollars)		Event records naming member places: Beachwood borough (2 records). Zone-level records (19) 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)	207, 1996 to 2026 (207 zone-level)		Winter Storm, 2005-01-22, \$2,200,000 property; crops not reported, reported for the zone (2005 dollars); NWS zone NJZ020 (WESTERN OCEAN), 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

33

Counted incidents

25

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
2025-04-24	2025-04-22	FM-5581-NJ	Fire management	JONES ROAD FIRE	Wildfire	none found	during plan review, check whether your last plan included it; within last 5 years	
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
2021-04-28	2021-01-31	DR-4597-NJ	Major disaster	SEVERE WINTER STORM AND SNOWSTORM	Winter Weather	\$576,709.41		
2020-03-25	2020-01-20	DR-4488-NJ	Major disaster	COVID-19 PANDEMIC	Non-natural, not counted	\$7,307,095.04		
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	\$4,964,076.22		
2012-10-30	2012-10-26	DR-4086-NJ	Major disaster	HURRICANE SANDY	Hurricane	\$243,075,758.85		
2012-10-28	2012-10-26	EM-3354-NJ	Emergency	HURRICANE SANDY	Hurricane	none found		same incident as DR-4086
2011-08-31	2011-08-27	DR-4021-NJ	Major disaster	HURRICANE IRENE	Hurricane	\$2,441,324.98		
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	\$3,659,014.53		
2010-04-02	2010-03-12	DR-1897-NJ	Major disaster	SEVERE STORMS AND FLOODING	Inland Flooding	\$1,057,763.13		
2010-02-05	2009-12-19	DR-1873-NJ	Major disaster	SNOWSTORM	Winter Weather	\$2,916,701.88		
2009-12-22	2009-11-11	DR-1867-NJ	Major disaster	SEVERE STORMS AND FLOODING ASSOCIATED WITH TROPICAL DEPRESSION IDA AND A NOR'EAS	Hurricane; Inland Flooding	\$1,143,856.32		
2007-05-16	2007-05-15	FM-2695-NJ	Fire management	WARREN GROVE FIRE	Wildfire	none found		
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	\$1,862,034.14		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance		Flags	Notes
						<i>federal share obligated, nominal dollars</i>			
2002-06-02	2002-06-02	FM-2411-NJ	Fire management	NJ - DOUBLE TROUBLE WILDFIRE - 6/02/02	Wildfire	none found			
2001-09-19	2001-09-11	EM-3169-NJ	Emergency	FIRES AND EXPLOSIONS	Non-natural, not counted	\$98,543.07			
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	\$73,374.75			
1998-03-03	1998-02-04	DR-1206-NJ	Major disaster	SEVERE WINTER COASTAL STORM, HIGH WINDS, FLOODING	Coastal Flooding	none found			
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			
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			

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

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

SOURCES

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

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

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

Statewide declarations

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

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

SOURCE

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

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

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

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

SOURCE

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

Previous occurrences by hazard, with explicit no-event rows

Hazard	Storm Events records <i>full period</i>	Since plan approval records	During plan review records	Last 5 years records	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
Avalanche	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Coastal Flooding	124	3	1	17	4	0	1996 to 2026-06-30	
Cold Wave	34	0	0	2	0	0	1996 to 2026-06-30	Includes 3 Frost/Freeze records, event types the NRI definition of this hazard leaves out.
Drought	44	0	0	0	2	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		No Storm Events record; local data required (e.g., USGS).
Hail	89	0	0	7	0	0	1955 to 2026-06-30	
Heat Wave	108	6	10	17	0	0	1996 to 2026-06-30	
Hurricane	8	0	0	0	5	0	1996 to 2026-06-30	
Ice Storm	0	0	0	0	1	0	1996 to 2026-06-30	No Storm Events records of this type; 1 federal declared incident (see declarations table)
Inland Flooding	121	6	0	10	4	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	78	3	1	4	0	0	1996 to 2026-06-30	
Strong Wind	652	19	14	56	1	0	1955 to 2026-06-30	Includes 88 High Wind records and 156 Strong Wind records, event types the NRI definition of this hazard leaves out.
Tornado	20	0	0	2	0	0	1950 to 2026-06-30	

Hazard	Storm Events records <i>full period</i>	Since plan approval <i>records</i>	During plan review <i>records</i>	Last 5 years <i>records</i>	Declared incidents <i>distinct incidents</i>	Declared since approval <i>distinct incidents</i>	Period	Statement
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	27	0	1	1	3	0	1996 to 2026-06-30	
Winter Weather	207	5	7	27	7	0	1996 to 2026-06-30	Includes 3 Sleet records, event types the NRI definition of this hazard leaves out.

SOURCES

NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-28, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-27T010817Z, pulled 2026-09-28, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)
NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-28, <https://www.weather.gov/gis/ZoneCounty>

Notable Storm Events records

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>	Location	Flags	Why listed
2025-07-16	Lightning		damage not reported	1, 14	JACKSON	new since last plan; within last 5 years	deaths or injuries recorded
2021-08-30	Lightning		\$0 property; \$0 crops (2021 dollars)	1, 6	SEASIDE PARK		B1-c worst recorded: Lightning
2020-06-03	Thunderstorm Wind	81 kt (93 mph) measured gust	damage not reported	0, 0	BEACH HAVEN		B1-c worst recorded: Thunderstorm Wind
2012-10-29	High Wind	76 kt (87 mph) measured gust	\$500,000,000 property; \$0 crops, reported for the zone (2012 dollars)	0, 0	NWS zone NJZ020 (WESTERN OCEAN), 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		\$7,500,000,000 property; \$0 crops, reported for the zone (2012 dollars)	0, 0	NWS zone NJZ026 (EASTERN OCEAN), 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	NEW EGYPT to CEDAR BRIDGE		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2011-08-27	Storm Surge/Tide		\$0 property; \$0 crops, reported for the zone (2011 dollars)	2, 0	NWS zone NJZ026 (EASTERN OCEAN), zone-level: may include parts of neighboring counties		deaths or injuries recorded
2003-01-14	Cold/Wind Chill		damage not reported	0, 0	NWS zone NJZ026 (EASTERN OCEAN), 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 NJZ020 (WESTERN OCEAN), zone-level: may include parts of neighboring counties		B1-c worst recorded: Excessive Heat, Heat
2002-06-02	Wildfire		\$700,000 property; crops not reported (2002 dollars)	0, 0	BEACHWOOD		B1-c worst recorded: Wildfire

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Direct deaths, injuries <i>indirect not counted</i>		Location	Flags	Why listed
1999-09-16	Hurricane (Typhoon)		\$500,000 property; crops not reported, reported for the zone (1999 dollars)	0	0	NWS zone NJZ026 (EASTERN OCEAN), zone-level: may include parts of neighboring counties		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
1999-07-04	Heat		damage not reported	3	85	NWS zone NJZ026 (EASTERN OCEAN), zone-level: may include parts of neighboring counties		deaths or injuries recorded

The full list is in the XLSX file, sheet "B1-d Storm Events history" (1,513 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	3.65	events per year at a location (modeled)	about 3.6 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	0.781	event-days per year	about 0.781 days per year	Likely	event-days in 13 of 30 years, 1996 to 2025 (43.3%)	10.5	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.

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Drought	7.09	event-days per year	about 7.09 days per year	Likely	event-days in 10 of 30 years, 1996 to 2025 (33.3%)	231	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	NRI gives about 7.09 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	0.00176	annual probability at a location	chance a given location in the county has at least minor- damage shaking in a year: 0.176%			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	1.44	events per year	about 1.44 per year	Highly likely	FEMA annualized frequency (modeled)	59.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	6.77	event-days per year	about 6.77 days per year	Likely	event-days in 23 of 30 years, 1996 to 2025 (76.7%)	72.6	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.202	events per year	about 1 in 5 years	Likely	FEMA annualized frequency (modeled)	70	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	0.403	event-days per year	about 0.403 days per year		event-days in 0 of 30 years, 1996 to 2025 (0%)	22	1946-12-31 to 2014-02-12 (67 years)	countywide	No recorded event-days, 1996 to 2025; descriptor not assigned
Inland Flooding	3.43	event-days per year	about 3.43 days per year	Highly likely	event-days in 27 of 30 years, 1996 to 2025 (90%)	96	1996 to 2023 (28 years)	see B1-f	
Landslide	0.108	events per year (modeled)	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	30.1	days per year with a strike	about 30.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	4.38	events per year	about 4.38 per year	Highly likely	FEMA annualized frequency (modeled)	136	1986 to 2023 (38 years)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Tornado	0.243	events per year	about 1 in 4 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Tsunami		annual probability at the most exposed location (used in place of a county value)		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	0.00301	annual probability at a location	chance a given location in the county burns in a year: 0.301%	Likely	Storm Events records in 13 of 30 years, 1996 to 2025 (43.3%)	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	9.38	event-days per year	about 9.38 days per year	Highly likely	event-days in 28 of 30 years, 1996 to 2025 (93.3%)	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

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

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

Intensity bands: historical frequency (Storm Events)

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	41	30	1.37
Hail	2.00 in+	1996 to 2025	1	30	0.0333
Strong Wind (Thunderstorm Wind records)	50-64 kt	1996 to 2025	311	30	10.4
Strong Wind (Thunderstorm Wind records)	65 kt+	1996 to 2025	23	30	0.767
Strong Wind (Thunderstorm Wind records)	unmeasured or below 50 kt	1996 to 2025	7	30	0.233
Tornado	EF0-1	1996 to 2025	7	30	0.233
Tornado	EF2-3	1996 to 2025	4	30	0.133
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

Risk score min					
Hazard	Tracts <i>rated of all</i>	<i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating
Avalanche	0 of 144				Not Applicable 144

Hazard	Tracts <i>rated of all</i>	Risk score min <i>NRI score, 0 to 100</i>	Median	Max	Tracts by rating	Note
Coastal Flooding	91 of 144	69.8	91.3	99.9	Very High 8, Relatively High 22, Relatively Moderate 19, Relatively Low 21, Very Low 21, No Rating 53	
Cold Wave	143 of 144	15.4	46.5	78.0	Relatively High 1, Relatively Moderate 68, Relatively Low 73, Very Low 1, No Rating 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	48 of 144	70.3	79.8	95.9	Relatively Moderate 1, Relatively Low 25, Very Low 22, No Rating 96	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	143 of 144	1.4	56.3	81.5	Relatively Moderate 6, Relatively Low 110, Very Low 27, No Rating 1	
Hail	143 of 144	0.2	30.6	55.6	Relatively Low 27, Very Low 116, No Rating 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.
Heat Wave	143 of 144	1.3	53.6	87.8	Relatively High 3, Relatively Moderate 64, Relatively Low 54, Very Low 22, No Rating 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.
Hurricane	143 of 144	27.6	76.0	85.6	Relatively Moderate 53, Relatively Low 89, Very Low 1, No Rating 1	
Ice Storm	143 of 144	0.2	62.3	91.6	Relatively High 4, Relatively Moderate 43, Relatively Low 89, Very Low 7, No Rating 1	National data give a county-wide or coarse (49 km grid or NWS zone) frequency for this hazard, so they cannot show members' hazard differing. The tract range above mostly reflects where buildings and people are. Confirm locally.
Inland Flooding	143 of 144	0.2	50.8	97.7	Very High 1, Relatively High 17, Relatively Moderate 58, Relatively Low 52, Very Low 15, No Rating 1	
Landslide	141 of 144	9.0	50.2	83.2	Relatively Low 4, Very Low 137, No Rating 3	
Lightning	143 of 144	0.2	62.5	94.6	Relatively High 24, Relatively Moderate 91, Relatively Low 27, Very Low 1, No Rating 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	143 of 144	7.9	98.0	99.8	Very High 101, Relatively High 41, Very Low 1, No Rating 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.
Tornado	143 of 144	0.3	16.7	30.9	Relatively Low 2, Very Low 141, No Rating 1	
Tsunami	0 of 144				Insufficient Data 144	
Volcanic Activity	0 of 144				Not Applicable 144	
Wildfire	131 of 144	18.7	81.4	97.0	Relatively High 1, Relatively Moderate 38, Relatively Low 62, Very Low 30, No Rating 13	
Winter Weather	143 of 144	11.0	87.1	97.6	Very High 7, Relatively High 109, Relatively Moderate 26, Very Low 1, No Rating 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.

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
Ocean County	County	Approved, expires 2030-05-18	FMA RL 0, SRL 0; any 0	\$101,394,396.46	0; 0	Includes \$98,543.07 for declarations not counted as hazard incidents (EM-3169-NJ).
Barnegat Light borough	Borough	Approved, expires 2030-05-18	FMA RL 0, SRL 0; any 2	\$123,996.13	12; 0	
Bay Head borough	Borough	Approved, expires 2030-05-18	FMA RL 0, SRL 6; any 42	\$4,374,155.25	2; 0	Includes \$42,270.20 for declarations not counted as hazard incidents (DR-4488-NJ).
Beach Haven borough	Borough	Approved, expires 2030-05-18	FMA RL 0, SRL 19; any 85	\$3,548,193.52	20; 0	
Beachwood borough	Borough	Approved, expires 2030-05-18	FMA RL 0, SRL 0; any 1	\$1,426,325.02	10; 0	Includes \$14,889.98 for declarations not counted as hazard incidents (DR-4488-NJ).
Harvey Cedars borough	Borough	Approved, expires 2030-05-18	FMA RL 1, SRL 2; any 18	\$945,314.10	10; 1	
Island Heights borough	Borough	Approved, expires 2030-05-18	FMA RL 0, SRL 0; any 3	\$339,788.41	3; 0	
Lakehurst borough	Borough	Approved, expires 2030-05-18	FMA RL 0, SRL 0; any 0	\$86,631.71	10; 0	
Lavallette borough	Borough	Approved, expires 2030-05-18	FMA RL 7, SRL 6; any 49	\$7,639,187.91	6; 0	
Mantoloking borough	Borough	Approved, expires 2030-05-18	FMA RL 0, SRL 1; any 13	\$9,172,708.40	3; 0	Includes \$15,783.28 for declarations not counted as hazard incidents (DR-4488-NJ).
Ocean Gate borough	Borough	Approved, expires 2030-05-18	FMA RL 1, SRL 3; any 10	\$2,008,226.77	3; 0	
Pine Beach borough	Borough	Approved, expires 2030-05-18	FMA RL 0, SRL 0; any 0	\$183,969.91	0; 0	
Point Pleasant Beach borough	Borough	Approved, expires 2030-05-18	FMA RL 6, SRL 7; any 87	\$7,048,317.70	0; 0	
Point Pleasant borough	Borough	Approved, expires 2030-05-18	FMA RL 0, SRL 3; any 34	\$1,633,377.99	0; 0	Includes \$8,502.53 for declarations not counted as hazard incidents (DR-4488-NJ).
Seaside Heights borough	Borough	Approved, expires 2030-05-18	FMA RL 0, SRL 9; any 39	\$10,998,018.91	15; 2	
Seaside Park borough	Borough	Approved, expires 2030-05-18	FMA RL 1, SRL 8; any 40	\$3,263,535.89	8; 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
Ship Bottom borough	Borough	Approved, expires 2030-05-18	FMA RL 0, SRL 13; any 37	\$915,834.02	6; 0	Includes \$23,309.57 for declarations not counted as hazard incidents (DR-4488-NJ).
South Toms River borough	Borough	Approved, expires 2030-05-18	FMA RL 0, SRL 2; any 3	\$120,838.49	5; 1	
Surf City borough	Borough	Approved, expires 2030-05-18	FMA RL 0, SRL 3; any 14	\$697,725.05	12; 2	
Tuckerton borough	Borough	Approved, expires 2030-05-18	FMA RL 2, SRL 10; any 60	\$1,145,683.74	27; 2	
Barnegat township	Township	Approved, expires 2030-05-18	FMA RL 0, SRL 1; any 15	\$1,938,530.61	15; 1	
Berkeley township	Township	Approved, expires 2030-05-18	FMA RL 11, SRL 13; any 42	\$3,693,850.67	0; 0	Includes \$86,989.67 for declarations not counted as hazard incidents (DR-4488-NJ).
Brick township	Township	Approved, expires 2030-05-18	FMA RL 5, SRL 13; any 89	\$16,121,821.36	0; 0	
Eagleswood township	Township	Approved, expires 2030-05-18	FMA RL 1, SRL 2; any 11	\$1,197,137.88	0; 0	
Jackson township	Township	Approved, expires 2030-05-18	FMA RL 0, SRL 0; any 0	\$2,430,468.35	13; 1	Includes \$63,709.69 for declarations not counted as hazard incidents (DR-4488-NJ).
Lacey township	Township	Approved, expires 2030-05-18	FMA RL 15, SRL 21; any 89	\$1,809,348.33	0; 0	
Lakewood township	Township	Approved, expires 2030-05-18	FMA RL 0, SRL 0; any 3	\$741,871.46	29; 2	
Little Egg Harbor township	Township	Approved, expires 2030-05-18	FMA RL 11, SRL 48; any 133	\$6,641,241.85	0; 0	
Long Beach township	Township	Approved, expires 2030-05-18	FMA RL 0, SRL 29; any 101	\$11,815,193.79	0; 0	
Manchester township	Township	Approved, expires 2030-05-18	FMA RL 0, SRL 0; any 2	\$568,178.70	0; 0	
Ocean township	Township	Approved, expires 2030-05-18	FMA RL 3, SRL 2; any 26	\$1,298,344.44	0; 0	
Plumsted township	Township	Approved, expires 2030-05-18	FMA RL 0, SRL 0; any 1	\$140,900.78	0; 0	
Stafford township	Township	Approved, expires 2030-05-18	FMA RL 13, SRL 26; any 118	\$5,483,773.63	0; 0	
Toms River township	Township	Approved, expires 2030-05-18	FMA RL 90, SRL 96; any 286	\$30,514,671.44	37; 1	

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 2025-05-19 <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	\$24,744,811,068		88,224	\$18,794,267		\$387,309	0.076%				
Cold Wave	\$118,796,103,365	\$31,726,563	636,993	\$861	\$6	\$7,177,411	under 0.0001%				
Drought		\$21,014,627			\$318,189		1.51% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$198,891,102,467		637,229	\$5,678,436		\$1,565,121	0.00286%				
Hail	\$118,796,103,365	\$31,726,563	636,993	\$48,534	\$16,921	\$300,110	under 0.0001%				
Heat Wave	\$118,796,103,365	\$31,726,563	636,993	under \$1	\$48	\$6,594,626	under 0.0001%				
Hurricane	\$118,763,713,756	\$31,726,563	636,866	\$12,732,841	\$238,760	\$460,859	0.0107%				
Ice Storm	\$116,565,689,986		626,244	\$645,700		\$782,858	0.000554%				
Inland Flooding	\$118,483,973,058	\$1,420,887	67,502	\$94,082,164	\$43,718	\$5,689,370	n/a (see note)	\$20,000			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.

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 2025-05-19 <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
Landslide	\$400,164,133		1,978	\$2,011		\$5	0.000502%				
Lightning	\$118,796,103,365		636,993	\$121,577		\$2,691,071	0.000102%	\$20,000			
Strong Wind	\$118,796,103,365	\$31,726,563	636,993	\$37,749,439	\$3,965	\$838,146	0.0318%	\$0			
Tornado	\$118,796,103,365	\$31,726,563	636,993	\$858,475	\$55	\$199,855	0.000723%				
Tsunami											NRI publishes no building exposure for this county
Volcanic Activity											Not Applicable in NRI for this county
Wildfire	\$12,862,432,728	\$19,098,153	99,770	\$3,170,258	\$628	\$397,971	0.0246%				
Winter Weather	\$118,796,103,365	\$31,726,563	636,993	\$589,769	\$9	\$1,562,109	0.000496%		\$0		

Totals since 2025-05-19 (Storm Events through 2026-06-30): 27 county-coded records, 11 with a damage value recorded (including \$0), \$40,000; 15 zone-level records, 5 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	636,993
Building value (total, not at risk)	\$118,796,103,365
Agriculture value (total, not at risk)	\$31,726,563
NRI risk rating (all hazards)	Relatively High
Expected annual loss, buildings and agriculture, all hazards	\$175,096,631

Measure	Value
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)	\$28,646,823
Social vulnerability rating	Relatively Moderate
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)	167	Severe repetitive loss, FMA definition (44 CFR 77.2)	343
Repetitive loss, NFIP insurance definition	1,208	Severe repetitive loss, NFIP insurance definition	134

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	167	343	1,208	134	1,454	205	691
BEACHWOOD, BOROUGH OF	0	0	1	0	1	0	0
BERKELEY, TOWNSHIP OF	11	13	30	2	42	11	18
EAGLESWOOD, TOWNSHIP OF	1	2	11	1	11	0	1
ISLAND HEIGHTS, BOROUGH OF	0	0	3	0	3	0	0
LACEY, TOWNSHIP OF	15	21	85	19	89	4	41
LAKEWOOD, TOWNSHIP OF	0	0	3	0	3	0	1
LAVALLETTE, BOROUGH OF	7	6	45	3	49	3	23
LITTLE EGG HARBOR, TOWNSHIP OF	11	48	102	14	133	16	43
MANCHESTER, TOWNSHIP OF	0	0	2	0	2	0	2
MANTOLOKING, BOROUGH OF	0	1	12	0	13	1	9
OCEAN GATE, BOROUGH OF	1	3	9	1	10	1	3
PLUMSTED, TOWNSHIP OF	0	0	1	0	1	0	0
POINT PLEASANT BEACH, BOROUGH OF	6	7	80	2	87	6	46

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>
SEASIDE HEIGHTS, BOROUGH OF	0	9	38	6	39	1	13
SOUTH TOMS RIVER, BOROUGH OF	0	2	3	2	3	0	0
STAFFORD, TOWNSHIP OF	13	26	96	7	118	13	57
TUCKERTON, BOROUGH OF	2	10	56	6	60	3	23
BARNEGAT, TOWNSHIP OF	0	1	14	0	15	1	6
OCEAN, TOWNSHIP OF	3	2	23	1	26	2	9
BARNEGAT LIGHT, BOROUGH OF	0	0	2	0	2	0	0
BAY HEAD, BOROUGH OF	0	6	40	4	42	2	32
BEACH HAVEN, BOROUGH OF	0	19	81	13	85	4	43
BRICK, TOWNSHIP OF	5	13	81	7	89	6	52
TOMS RIVER, TOWNSHIP OF	90	96	174	17	286	112	143
HARVEY CEDARS, BOROUGH OF	1	2	17	1	18	1	14
LONG BEACH, TOWNSHIP OF	0	29	82	10	101	11	45
POINT PLEASANT, BOROUGH OF	0	3	33	2	34	1	21
SEASIDE PARK, BOROUGH OF	1	8	38	6	40	2	21
SHIP BOTTOM, BOROUGH OF	0	13	33	9	37	2	20
SURF CITY, BOROUGH OF	0	3	12	1	14	2	5
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
Ocean County	345524	0	0	0	0	0	0	0	
Barnegat Light borough	345280	0	0	2	0	2	0	0	
Bay Head borough	345281	0	6	40	4	42	2	32	
Beach Haven borough	345282	0	19	81	13	85	4	43	
Beachwood borough	340368	0	0	1	0	1	0	0	
Harvey Cedars borough	345296	1	2	17	1	18	1	14	
Island Heights borough	340374	0	0	3	0	3	0	0	
Lakehurst borough	340377	0	0	0	0	0	0	0	
Lavallette borough	340379	7	6	45	3	49	3	23	
Mantoloking borough	340383	0	1	12	0	13	1	9	

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
Ocean Gate borough	340384	1	3	9	1	10	1	3	
Pine Beach borough	340385	0	0	0	0	0	0	0	
Point Pleasant Beach borough	340388	6	7	80	2	87	6	46	
Point Pleasant borough	345313	0	3	33	2	34	1	21	
Seaside Heights borough	340389	0	9	38	6	39	1	13	
Seaside Park borough	345319	1	8	38	6	40	2	21	
Ship Bottom borough	345320	0	13	33	9	37	2	20	
South Toms River borough	340392	0	2	3	2	3	0	0	
Surf City borough	345324	0	3	12	1	14	2	5	
Tuckerton borough	340395	2	10	56	6	60	3	23	
Barnegat township	340396	0	1	14	0	15	1	6	
Berkeley township	340369	11	13	30	2	42	11	18	
Brick township	345285	5	13	81	7	89	6	52	
Eagleswood township	340372	1	2	11	1	11	0	1	
Jackson township	340375	0	0	0	0	0	0	0	
Lacey township	340376	15	21	85	19	89	4	41	
Lakewood township	340378	0	0	3	0	3	0	1	
Little Egg Harbor township	340380	11	48	102	14	133	16	43	
Long Beach township	345301	0	29	82	10	101	11	45	
Manchester township	340382	0	0	2	0	2	0	2	
Ocean township	340518	3	2	23	1	26	2	9	
Plumsted township	340386	0	0	1	0	1	0	0	
Stafford township	340393	13	26	96	7	118	13	57	
Toms River township	345293	90	96	174	17	286	112	143	

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	165	286	1,001	89	1,236	195	610
2 to 4 unit residential	1	20	80	13	87	6	29

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>
other residential	0	4	24	3	25	2	15
non-residential	1	33	103	29	106	2	37
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 114 properties are FMA repetitive loss but not NFIP repetitive loss, and 1,155 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_unsd_national.zip, https://www2.census.gov/geo/docs/maps-data/data/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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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_34029. Preview: automated baseline.