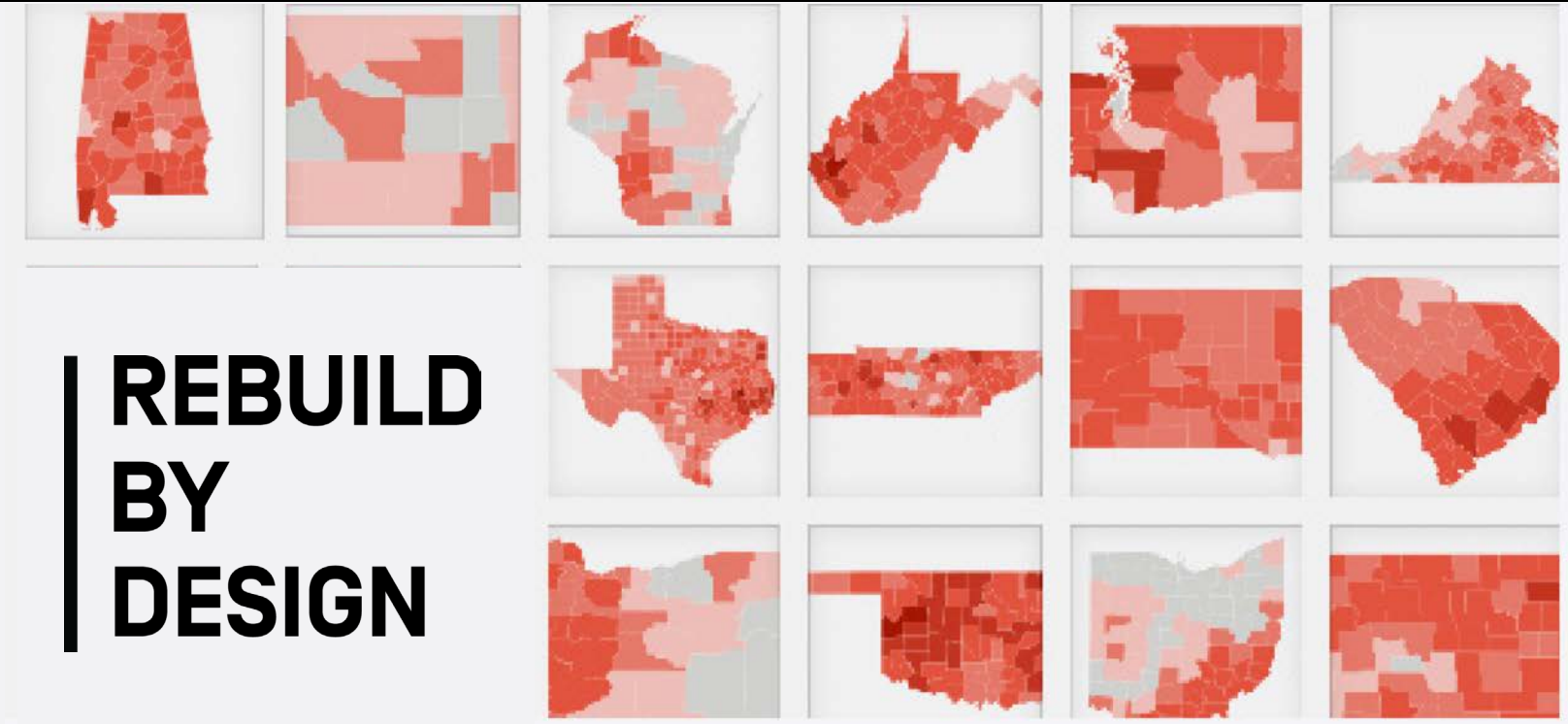


NEW JERSEY

ATLAS OF DISASTER

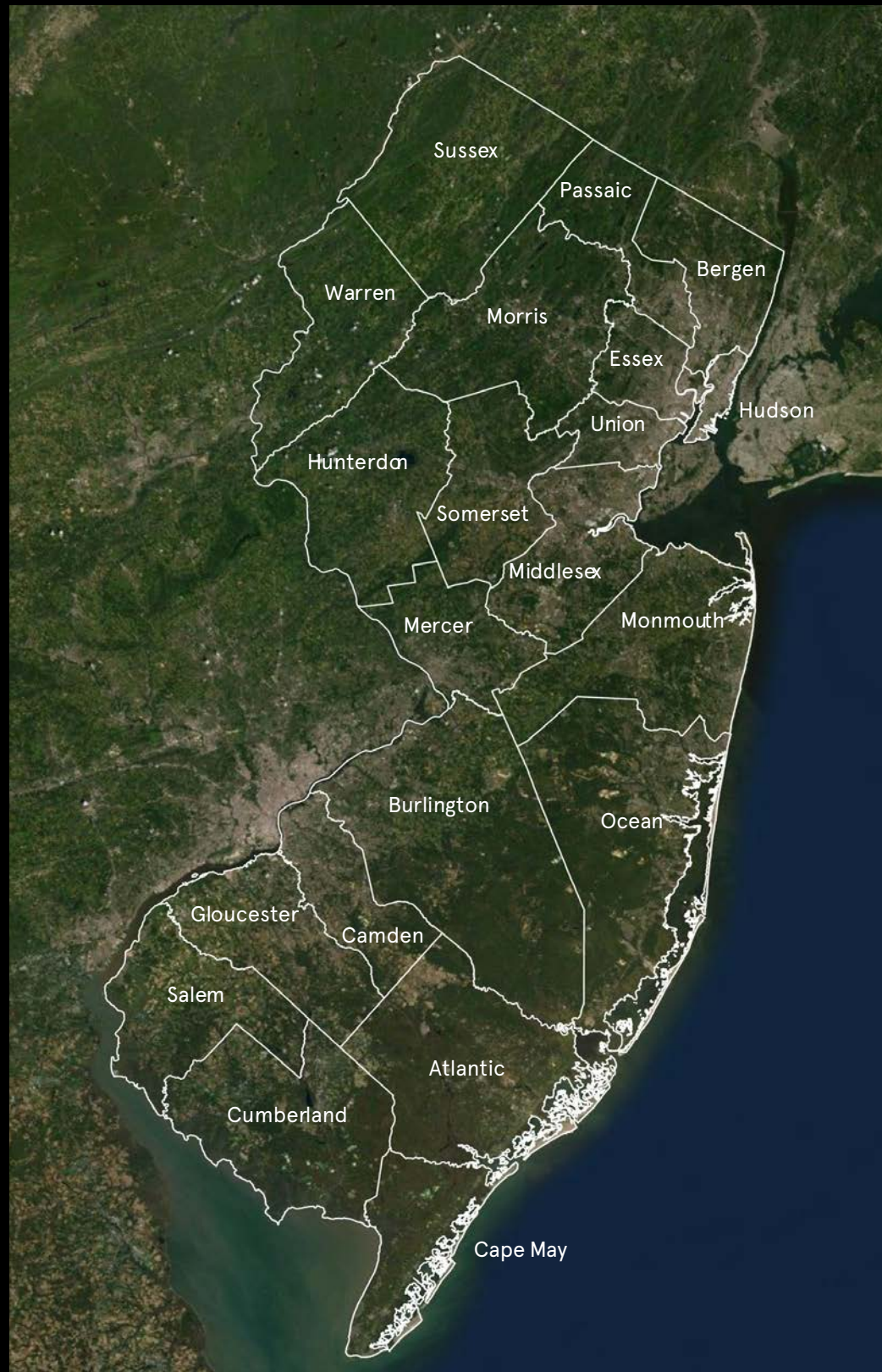


REBUILD
BY
DESIGN

NEW JERSEY STATISTICS SUMMARY (2011 - 2024)

14	CLIMATE DISASTER DECLARATIONS
5TH HIGHEST	PER CAPITA SPENDING ON CLIMATE DISASTERS IN THE COUNTRY
MORRIS	COUNTY WITH THE HIGHEST DISASTER OCCURENCES OF 9 DISASTERS
ALL 21	COUNTIES WITH FIVE OR MORE DISASTERS
824	SUPERFUND SITES
D+	ASCE INFRASTRUCTURE REPORT CARD GRADE
OCEAN COUNTY	HIGHEST COMPOUNDING RISKS
\$7.9 BILLION	FEMA + HUD POST-DISASTER FUNDING
9.3 MILLION	POPULATION TOTAL
\$854	PER CAPITA SPENDING ON CLIMATE DISASTERS
\$5.2 BILLION	OF CLIMATE INFRASTRUCTURE COULD BE SUPPORTED THROUGH A SMALL INSURANCE SURCHARGE

NEW JERSEY



EXECUTIVE SUMMARY

Since 2011, New Jersey residents have faced increasingly frequent and severe climate impacts, including floods, high tides, extreme heat, and wildfires. These events cut across political, socioeconomic, and geographic boundaries, disrupting daily life and overwhelming local infrastructure. Power outages have become a recurring consequence of extreme weather in the state. Hurricane Irene left 92,000 households without electricity in 2011, while Hurricane Sandy in 2012 affected more than two million households.¹ In 2021, Hurricane Ida caused widespread flooding and killed 30 people in New Jersey, underscoring the urgent need for stronger stormwater management and more effective emergency alert systems.

New Jersey remains especially vulnerable to repeat flooding. The state ranks third in the nation for the number of repetitive loss properties under the National Flood Insurance Program. Nearly 70 percent of these properties have been flooded and repaired five or more times, often at significant cost to taxpayers. The median payout for each flood claim exceeds \$25,000.²

Wildfire risk has also escalated in recent years. In 2023, the Jimmy's Waterhole Fire burned more than 3,859 acres in Manchester Township, making it the largest wildfire in the area in over 30 years. In 2024, prolonged drought conditions fueled more than 400 wildfires between October and November. These fires burned 7,700 acres and triggered widespread air quality advisories due to hazardous smoke and haze.³

Residents of New Jersey are demanding proactive and comprehensive climate adaptation strategies to ensure that increases in the frequency of severe weather need not lead to increases in destruction.⁴

- **Two-thirds of New Jersey residents** say extreme flooding is happening more often, and half perceive a greater frequency in storms like Sandy and Ida and non storm-related coastal flooding because of high tides and winds.⁵
- **72%** of New Jerseyans believe climate change is happening.⁶
- **64%** are worried about the impacts of climate change.⁶
- **80%** support investing in renewable energy and climate resilience.⁶
- **66%** of residents support requiring investments using state and federal dollars to take into account resiliency measures to address changing climate conditions.⁶
- **Two-thirds of voters** in New Jersey's 3rd Congressional District say they support suing oil and gas companies to hold them accountable for their pollution and require them to pay for damages related to climate change.⁷
- **83% of voters** are concerned about the impacts of climate change for the next generation.⁸

We'd like to thank our partners APTIM and iParametrics for providing the data and mapping that led to the creation of this report. This report is a call to action for all stakeholders in New Jersey – policymakers, community leaders, residents, and beyond to unite in this critical mission in the creation of resilient infrastructure funding sources. This is an investment in New Jersey's future, ensuring that the state not only survives but thrives in the face of climate change.

For more information or to get involved, please contact us at info@rebuildbydesign.org. Let's work together to build climate-resilient communities across New Jersey.

¹ https://www.nj.com/news/2012/10/sandy_leaves_more_than_24_mill.html

² https://www.nj.com/data/2018/07/these_nj_properties_flood_over_and_over_again_costing_taxpayers_like_you_millions.html

³ <https://rebuildbydesign.org/wp-content/uploads/2024/03/NEW-JERSEY-.pdf>

⁴ <https://njclimateresourcecenter.rutgers.edu/a-decade-after-sandy-new-jerseyans-believe-in-climate-change-see-it-as-a-threat/>

⁵ <https://eagletonpoll.rutgers.edu/wp-content/uploads/2022/10/RU-ECPIP-NJCCA-Climate-Change-Survey-Executive-Summary-10.28.22-FINAL-PDF.pdf>

⁶ <https://climatecommunication.yale.edu/visualizations-data/ycom-us-2024/>

⁷ https://climateintegrity.org/uploads/media/NJ-3_Toplines_July2020.pdf

⁸ <https://climateintegrity.org/news/view/in-this-new-jersey-district-voters-say-polluters-should-pay>

FUNDING OUR FUTURE

There have been significant planning initiatives in New Jersey such as [Resilient NJ](#), a local assistance program to support local and regional resilience planning. In response to Sandy, [The Blue Acres](#) program has effectively created a voluntary, state flood buyout program that purchases residential properties subject to repeated flooding, and the [New Jersey Resilient Coastal Communities Initiative](#), which helps municipalities plan for increased flooding. Still there remains a significant funding gap to implement these plans.

According to Rebuild by Design’s [Atlas of Disaster](#), from 2011-2024 the state of New Jersey had 14 climate disasters, leaving each county with at least five disasters. These disasters cost taxpayers more than \$7.9 billion dollars¹, ranking New Jersey as the state with the fifth highest per capita spending on climate disasters in the nation.

The costs of extreme weather are being felt in many ways. Extreme weather is already causing homeowners insurance to skyrocket across the tri-state area, which will continue to increase. In 2023, new data from the First Street Foundation uncovered that nearly 90% of homes in New Jersey’s Ocean County and nearly 60% of homes in Monmouth County are at risk of higher insurance premiums or losing their coverage.² In February of 2024, Allstate confirmed this by warning customers their homeowners insurance premiums could be hiked more than 55% due to inflation and the rising costs of “catastrophic exposure (severe weather) in the state.”³

Meanwhile, the risk continues to grow. Climate scientists have projected a reality where Ocean City is underwater, frequent heat waves occur in Newark, and the Meadowlands are “swamped,”⁴ putting some of New Jersey’s most critical infrastructure at risk as soon as 2040. By 2045, projections indicate that more than 62,000 New Jersey homes – valued at \$26.8 billion – could be underwater, displacing nearly

80,000 people. We cannot wait any longer to protect the lives and livelihoods of New Jersey residents.⁵ To ensure a livable future, it is crucial that the State of New Jersey secures sustainable, long-term funding for climate adaptation infrastructure. The creation of a dedicated resilient infrastructure funding source would serve as a catalyst to support innovative, data-driven, and community-led approaches to address climate risk. This investment would support projects such as restoring and creating new natural systems, upgrading sewer systems, elevating roads, assisting communities in relocating from high-risk areas, and reducing risk. The investments will seed new industries in resilient agriculture, manufacturing, engineering, and ecology that will bring additional benefits to the State and create tens of thousands of jobs.⁶

Develop a Statewide Ballot Measure

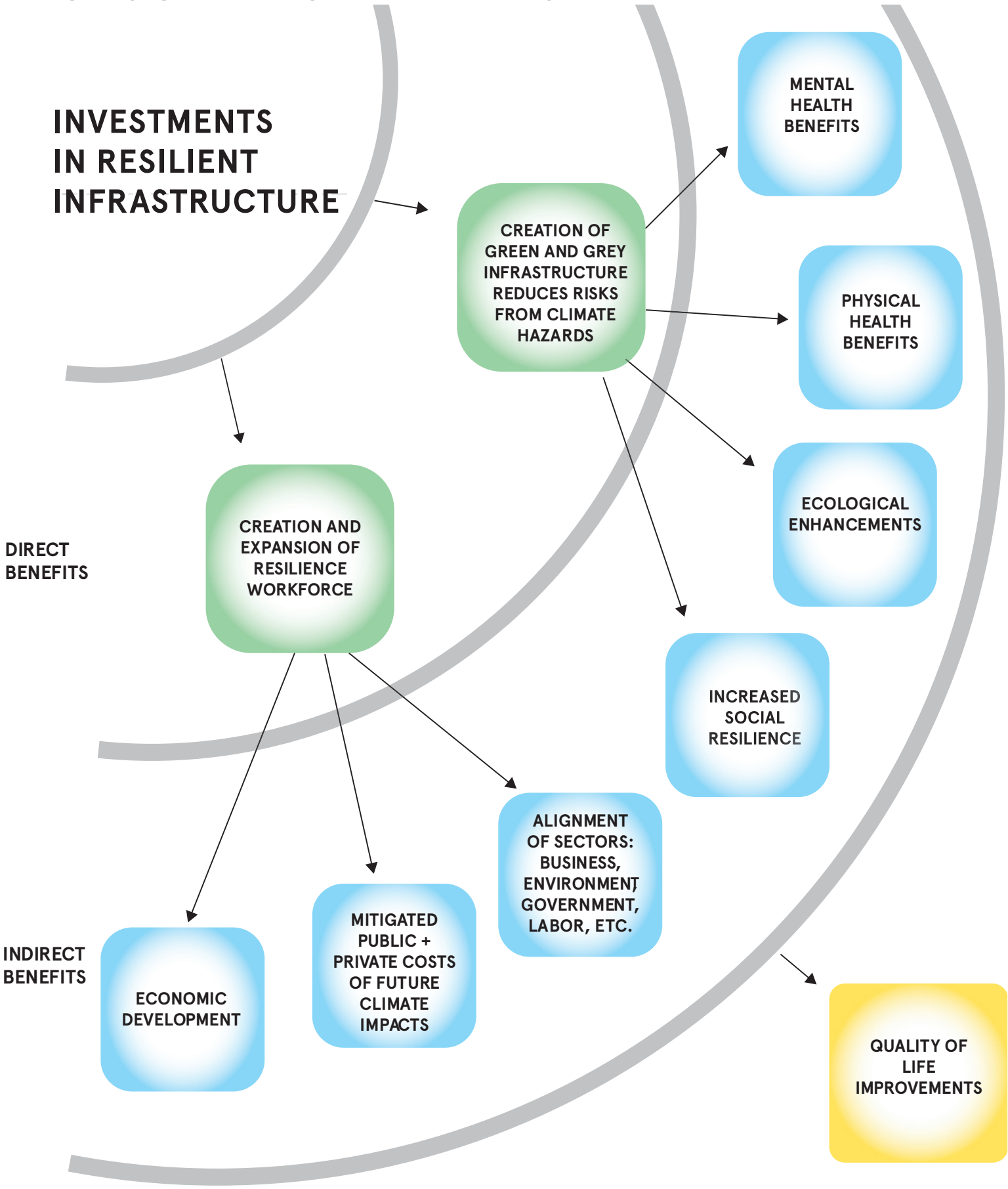
Voters around the country have overwhelmingly supported funding infrastructure measures that address resilience and other climate-related investments. A campaign to pass a Resilient Infrastructure bond issue would create a public conversation with voters on prioritizing flood infrastructure while galvanizing the support needed to justify this type of infrastructure spending. In order to achieve success, a ballot measure would require a substantial investment of private funding to educate voters about the measure. When passed, the funds would be held in a separate account to ensure their specific purpose.

Many states and cities have taken such action including New York State’s recent [\\$4.2 Billion Environmental Bond Act of 2022](#), which is already being allocated to support needed infrastructure upgrades. New Jersey residents are poised to take similar action as recent polls have found that

1 <https://rebuildbydesign.org/wp-content/uploads/2023/04/NEW-JERSEY.pdf>
2 <https://report.firststreet.org/9th-National-Risk-Assessment-The-Insurance-Issue.pdf>
3 <https://www.nj.com/news/2024/02/homeowners-insurance-could-go-up-more-than-55-due-to-severe-weather-inflation-allstate-warns.html>
4 https://www.nj.com/news/2018/10/climate_change_will_make_nj_deadlier_and_it_will_p.html
5 <https://www.ucsusa.org/resources/underwater#.WzJlxRJKiqB>
6 <https://nj.gov/njoem/mitigation/pdf/2023/Appendix%20A1%20Annual%20Report%202022.pdf>

CASCADING BENEFITS

INVESTMENTS IN RESILIENT INFRASTRUCTURE



2

Leverage a Modest Insurance Surcharges to Support Billions in Climate Infrastructure

The [Atlas of Disaster](#), modeled the opportunity of a modest two-percent surcharge on certain lines of property and casualty insurance and found that New Jersey could support \$9.1 billion in climate infrastructure investments over 10 years, creating a reliable source of funding for needed infrastructure enhancements.

A surcharge on property and casualty insurance (excluding workers' compensation and medical malpractice) would offer an economically progressive solution to create the needed funds to equitably adapt to climate change. This model can be equitable because community members with more wealth have more insurance, while those with less resources are likely to have little or no insurance. Additionally, the state could exempt lower-income policyholders from the surcharge or exempt vital community services such as affordable housing. New Jersey can also hold some of this allocation aside before it is leveraged to maintain new climate infrastructure.

\$9.1 BILLION

COULD BE RAISED THROUGH A 2% SURCHARGE ON CERTAIN LINES OF P&C INSURANCE, BONDED OVER TEN YEARS, IN NEW JERSEY.

In disaster-prone locations like Florida, Louisiana, California, and New Jersey, insurance companies are raising rates, dropping policyholders, or refusing new customers, as it has become too costly to insure these properties. By leveraging this change now, New Jersey will have time to invest in meaningful infrastructure to protect against severe repetitive losses. As climate adaptation and hazard mitigation interventions are implemented, the risk of loss or damage will decline, reducing the property and casualty payouts for some insurers. Therefore, this

1 <https://www.fema.gov/floodplain-management/community-rating-system>

program could lower certain payouts over time for flood insurance, homeowners insurance, for non-flood damages (i.e. wind, fire, etc.), basement backup riders, auto insurance, etc. Additionally, for communities in the flood zone who take advantage of FEMA's Community Rating System, it would fund community-wide infrastructure and policy investments that would lower flood insurance payments five to 45 percent community-wide,¹ magnifying the opportunity multifold.

Protecting ourselves now is always better than suffering later. This charge will be administered equally across insurance companies so that it neither advantages or disadvantages any in-state or out-of-state insurance companies. It will support infrastructure that would ultimately benefit insurance companies with lower payouts after a climate event.

To ensure that this surcharge will only be used for climate infrastructure, New Jersey can: specify in legislation the purpose for these fees; create a public benefit corporation or combine with the New Jersey Infrastructure Bank, bypassing the State's general fund; and leverage these revenues through bonding, which gives the state additional capital and ensures that bondholders would hold the state accountable that the funds are used for the intended purposes.



IMAGE SOURCE: ALEXANDER HOPE

3

Create a State-Level "Superfund" to Hold Oil & Gas Companies Responsible

Since 1980, the U.S. Environmental Protection Agency has had a Superfund that holds polluters accountable for paying for the cleanup of hazardous waste sites. Four states have proposed to use this national program as a model to hold oil and gas producers responsible. This could generate:

- **New York:** \$75 billion over 25 years from oil and gas producers to pour into infrastructure adaptation projects.¹
- **Massachusetts:** \$75 billion over 25 years from major fossil fuel companies, with at least 40% of the funds going towards adaptation projects that directly benefit environmental justice communities.²
- **Maryland:** \$9 billion over 10 years from climate polluters.³
- **Vermont:** An estimated \$2.5 billion as a one-time fee for major fossil fuel producers.⁴

TWO THIRDS OF VOTERS

IN NEW JERSEY'S 3RD CONGRESSIONAL DISTRICT SUPPORT SUING OIL AND GAS COMPANIES FOR POLLUTION AND CLIMATE CHANGE DAMAGES.

WE CANNOT WAIT ANY LONGER.

Climate change is here, and it's only going to become more severe. If we do not address this issue with urgency, New Jersey residents will continue to suffer from floods, high tides, extreme heat and wildfires that cause repetitive loss on their properties while paying for it with taxpayer dollars. To break this cycle, we need to support New Jersey communities by investing in climate infrastructure to prepare for a future with more frequent and severe climate events.

1 <https://citylimits.org/2023/03/27/new-york-considers-first-in-the-nation-bill-to-charge-fossil-fuel-companies-for-climate-change-destruction/>
2 <https://malegislature.gov/Bills/193/H872>
3 <https://ccanactionfund.org/renewact/>
4 <https://www.sierraclub.org/sierra/vermont-other-states-push-climate-superfund-bill-hold-polluting-companies-accountable>




IMAGE SOURCE: AMANDA BROWN

1=2

feet of additional sea level rise is projected for New Jersey by 2050, building on the 1.4 feet rise since 1911, the highest rate on the U.S. East Coast.⁸



IMAGE SOURCE: PRANEETH THALLA



100%

of New Jersey's counties
have experienced a recent
climate disaster.⁷

HUDSON COUNTY

DURING HURRICANE SANDY, EXCHANGE PLACE
WATERFRONT EXPERIENCED SUSTAINED WINDS OF UP TO
80 MILES PER HOUR, HEAVY RAIN, AND STORM SURGE,
WHICH LED TO EXTENSIVE FLOODING IN THE AREA.⁹

OCT 2012

IMAGE SOURCE: WALLY GOBETZ

DISASTER OCCURRENCES 2011-2024

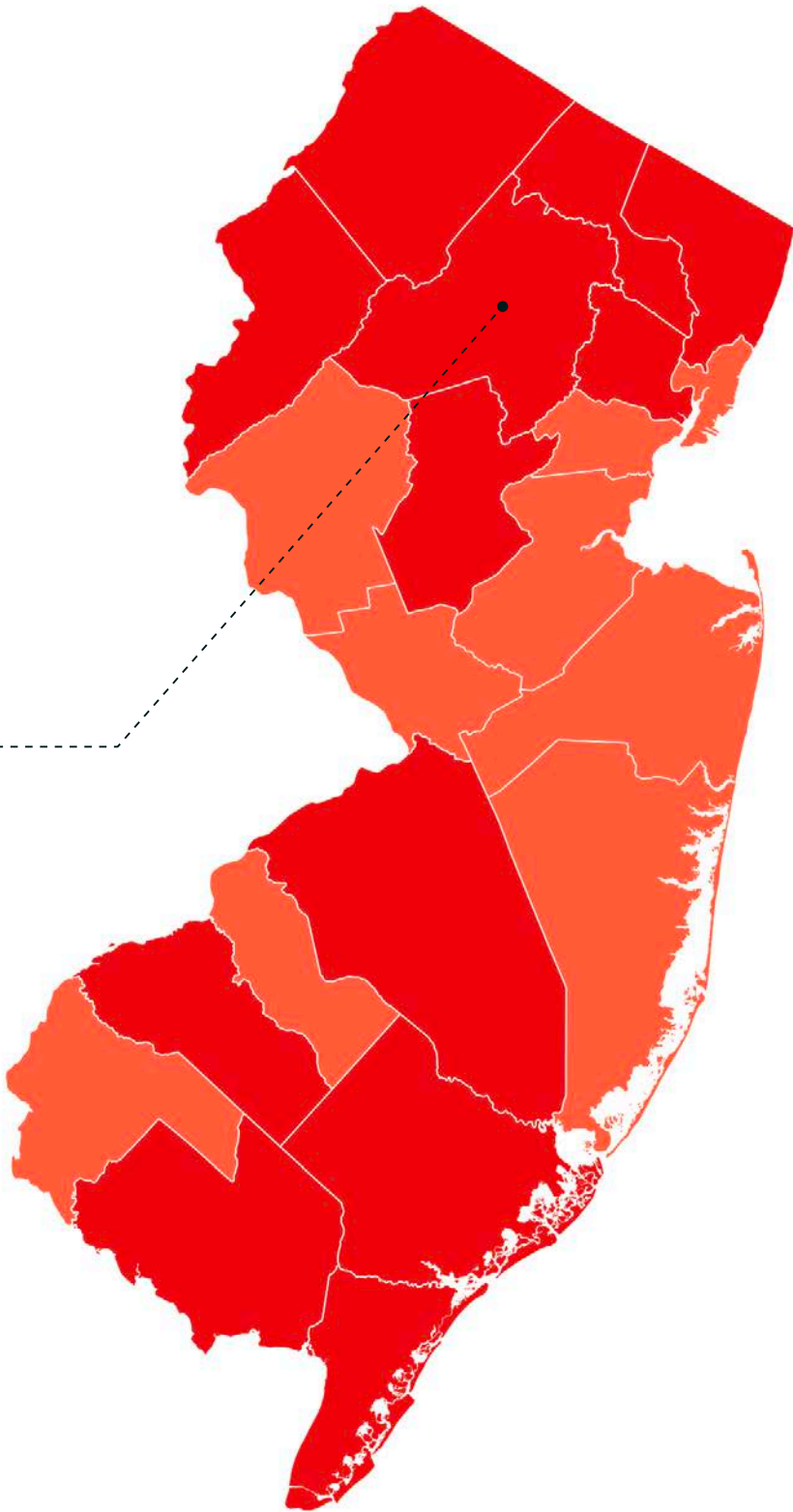
FEDERALLY DECLARED CLIMATE DISASTERS BY COUNTY



All counties in New Jersey have had a recent disaster between 2011 and 2023.

Morris County has the highest number of major disaster declarations in the state, with a total of 9.

Atlantic, Bergen, Burlington, Cape May, Cumberland, Essex, Warren counties have each had 8 disasters.



Number of Disaster Events

Major Disaster Declarations (2011-2024)

- 0 occurrences
- 1 occurrence
- 2-3 occurrences
- 4-6 occurrences
- 7-9 occurrences
- 10+ occurrences

Map made by Rebuild by Design
FEMA data courtesy of iParametrics

FEDERAL ASSISTANCE 2011-2024

POST-DISASTER PUBLIC ASSISTANCE AND HAZARD MITIGATION FUNDS
OBLIGATED BY COUNTY FOR CLIMATE DISASTERS



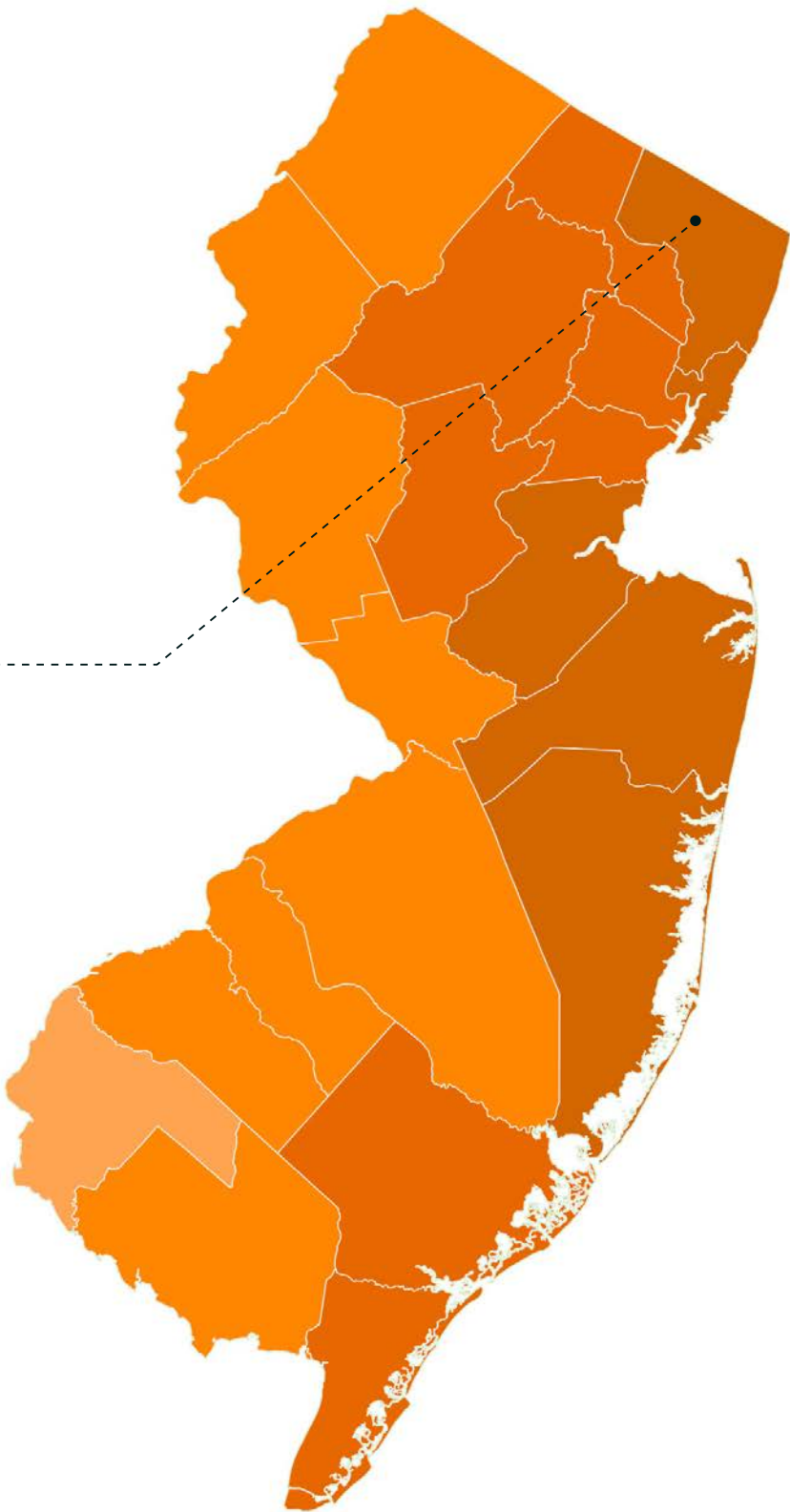
Bergen County received over \$387 million in post-disaster federal assistance, the highest amount in New Jersey

\$3.5B FEMA obligations

\$4.4B HUD CDBG-DR Funds

\$7.9B FEMA + HUD assistance

\$854 per capita cost



FEMA Public Assistance and Hazard Mitigation

Federal Share Obligated (2011-2024)

- \$0 to \$100K
- \$100K to \$1M
- \$1M to \$10M
- \$10M to \$50M
- \$50M to \$100M
- \$100M to \$500M

Map made by Rebuild by Design
FEMA data courtesy of iParametrics

An aerial photograph showing the aftermath of Hurricane Sandy in Atlantic County, New Jersey. The image captures a flooded residential area with numerous houses partially submerged in murky brown water. Debris, including wooden planks, roof sections, and other building materials, is scattered across the water and on the sandy ground in the foreground. Several large, multi-story houses are visible, some with significant damage to their roofs and structures. The surrounding landscape is a mix of green trees and sandy areas, with the water appearing to have inundated the entire scene.

37

direct deaths from Hurricane
Sandy in New Jersey in
October 2012.³

ATLANTIC COUNTY

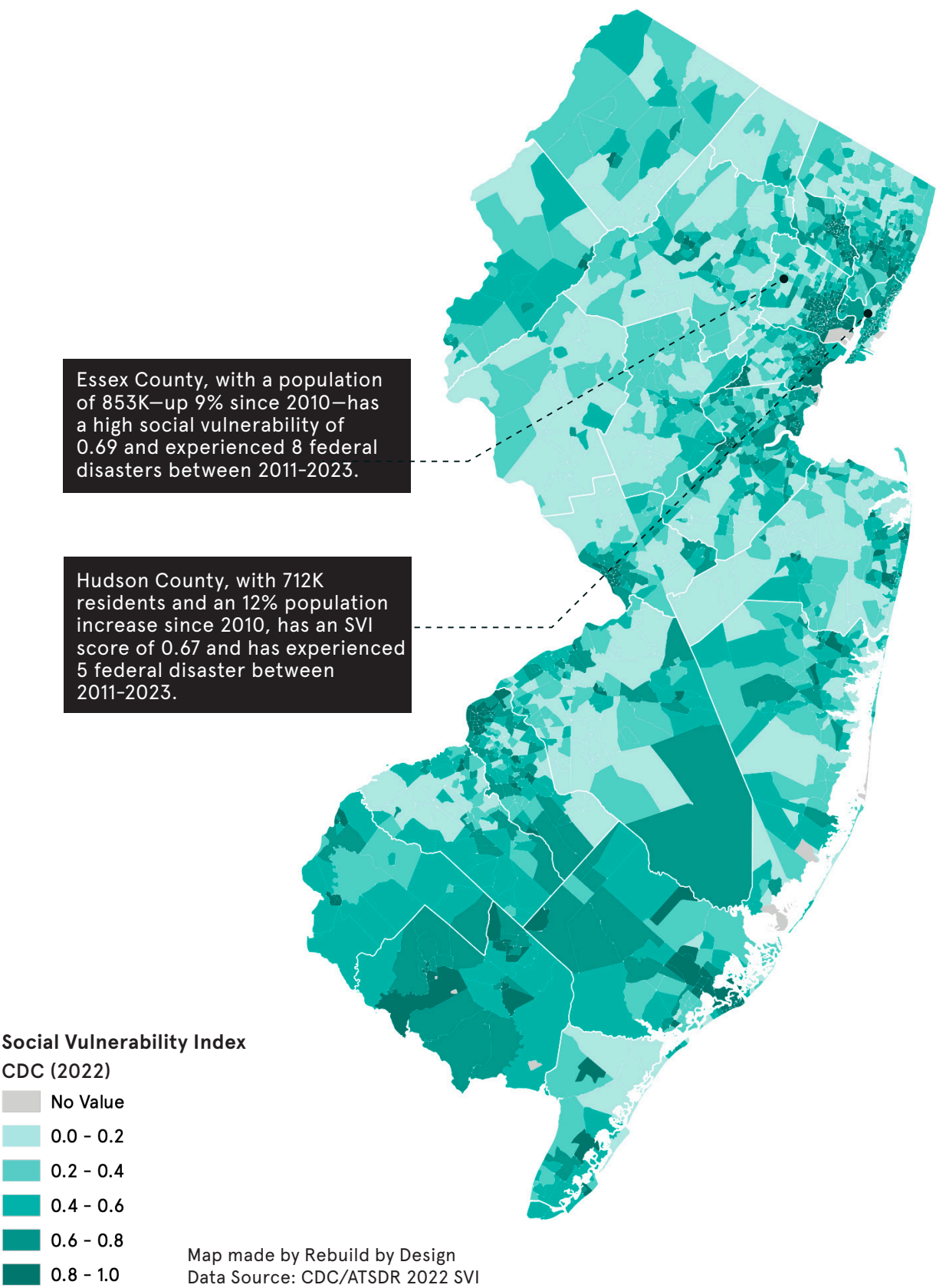
AERIAL VIEWS OF THE DAMAGE CAUSED BY
HURRICANE SANDY TO THE NEW JERSEY COAST
TAKEN DURING A SEARCH AND RESCUE MISSION.

OCTOBER 2012

IMAGE SOURCE: MASTER SGT. MARK OLSEN

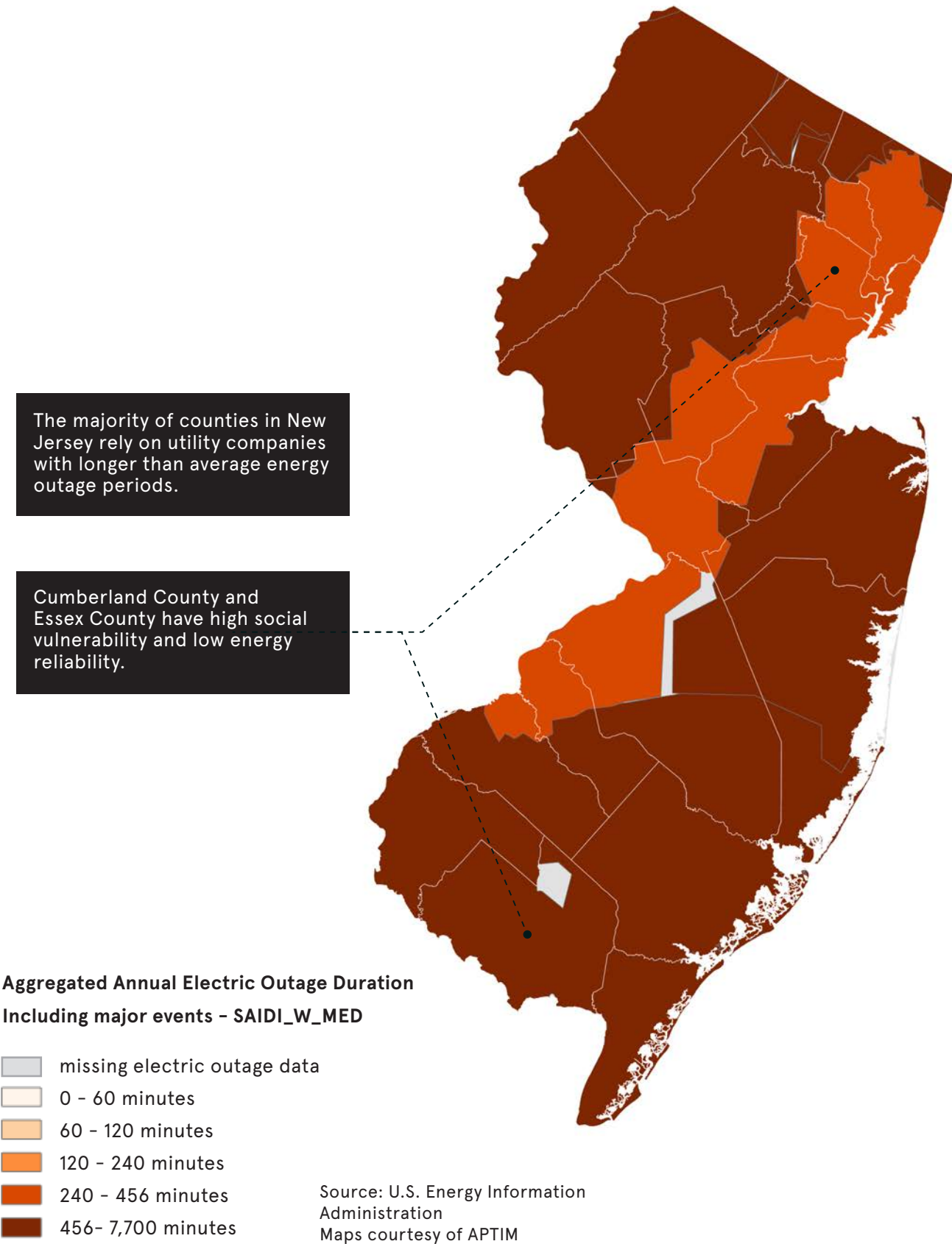
SOCIAL VULNERABILITY INDEX (2022)

AREAS OF GREATEST SOCIAL VULNERABILITY BY CENSUS TRACTS



ENERGY RELIABILITY 2011-2021

COUNTIES AT GREATEST RISK OF POWER OUTAGES





92K

households in New Jersey experienced power outages during Hurricane Ida in 2011, as reported by the New Jersey Board of Public Utilities.⁶

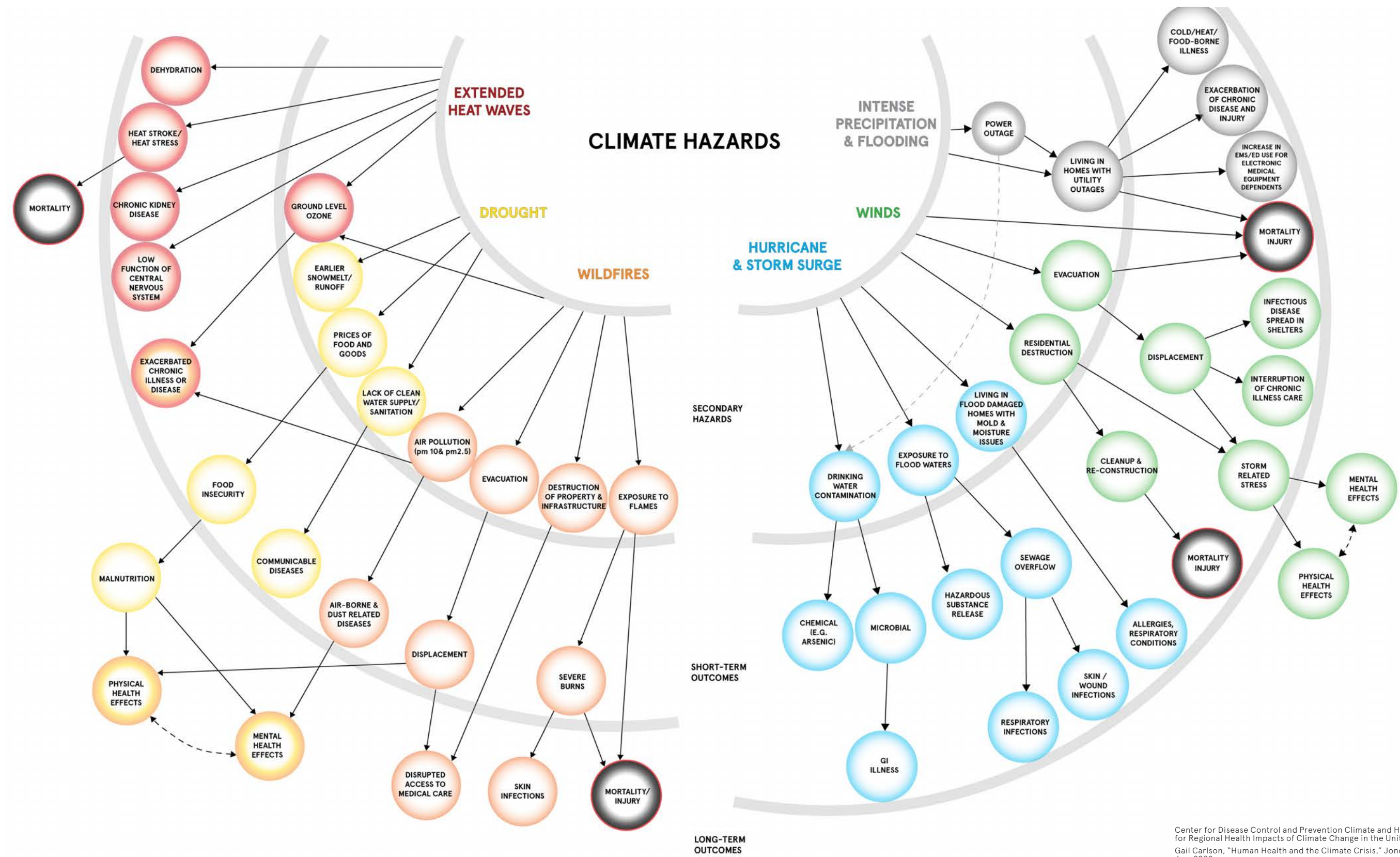
BERGEN COUNTY

BERGEN COUNTY BORE THE BRUNT OF TROPICAL STORM IDA'S REMNANTS, WITH HASBROUCK HEIGHTS RECEIVING A DELUGE OF OVER 8 INCHES OF RAIN. THE STORM'S SEVERITY FORCED THE CLOSURE OF HIGHWAYS AND LOCAL ROADS THROUGHOUT HASBROUCK HEIGHTS AND LODI.²

SEPTEMBER 2011

IMAGE SOURCE: ALEXANDER LEWIS

CASCADING IMPACTS OF CLIMATE EVENTS





824

active Superfund sites according to the the Environmental Protection Agency. Each storm brings the peril of releasing toxins, making these sites environmental and public health threats.⁵

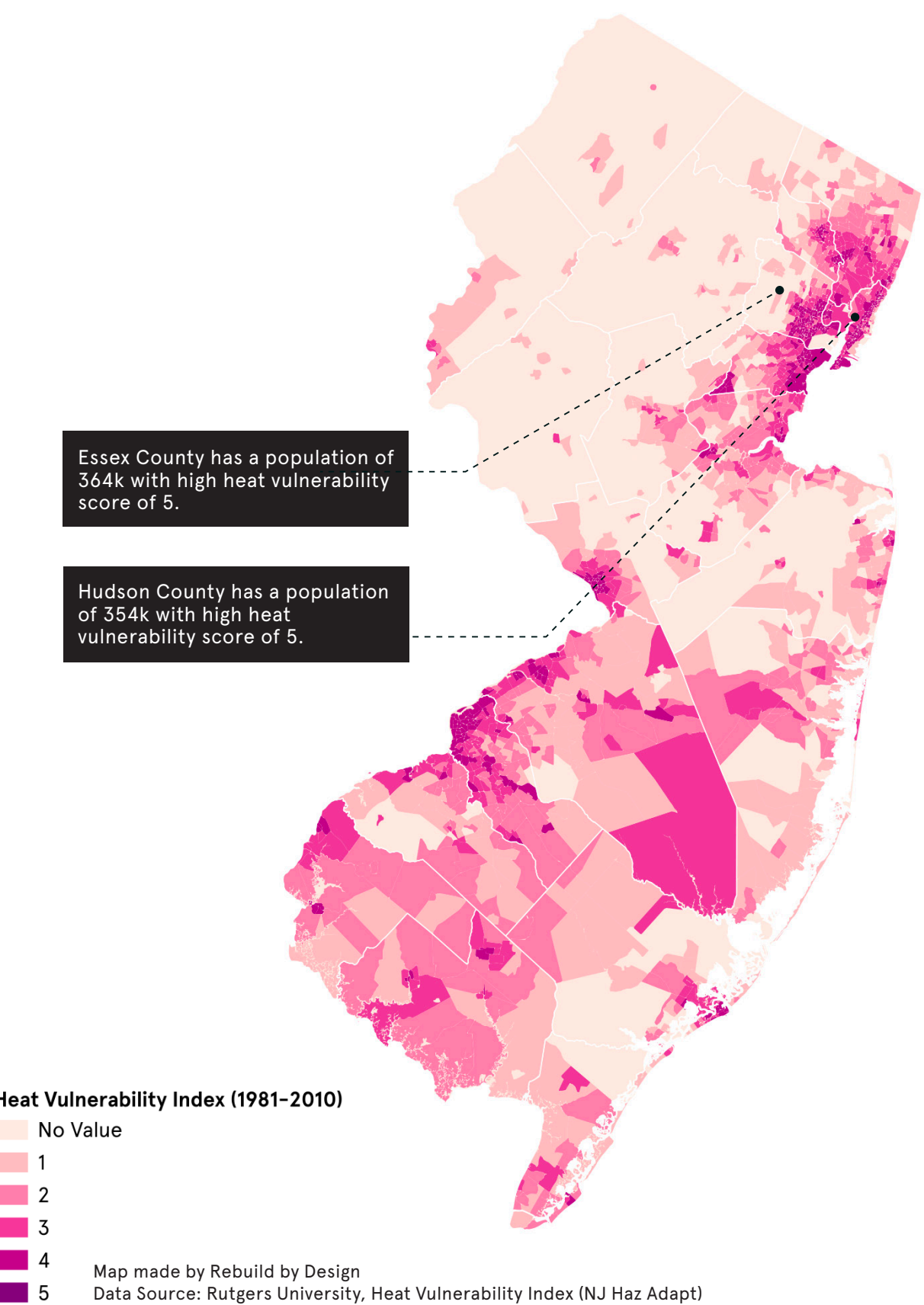
SOMERSET COUNTY

BRIDGEWATER TOWNSHIP HOSTS THE 575-ACRE AMERICAN CYANAMID CO SUPERFUND SITE. OVER 90 YEARS, MANY CHEMICAL AND PHARMACEUTICAL MANUFACTURERS OPERATED THERE. EPA LISTED THE SITE TO THE NPL IN 1983.¹

IMAGE SOURCE: ALEXANDER HOPE

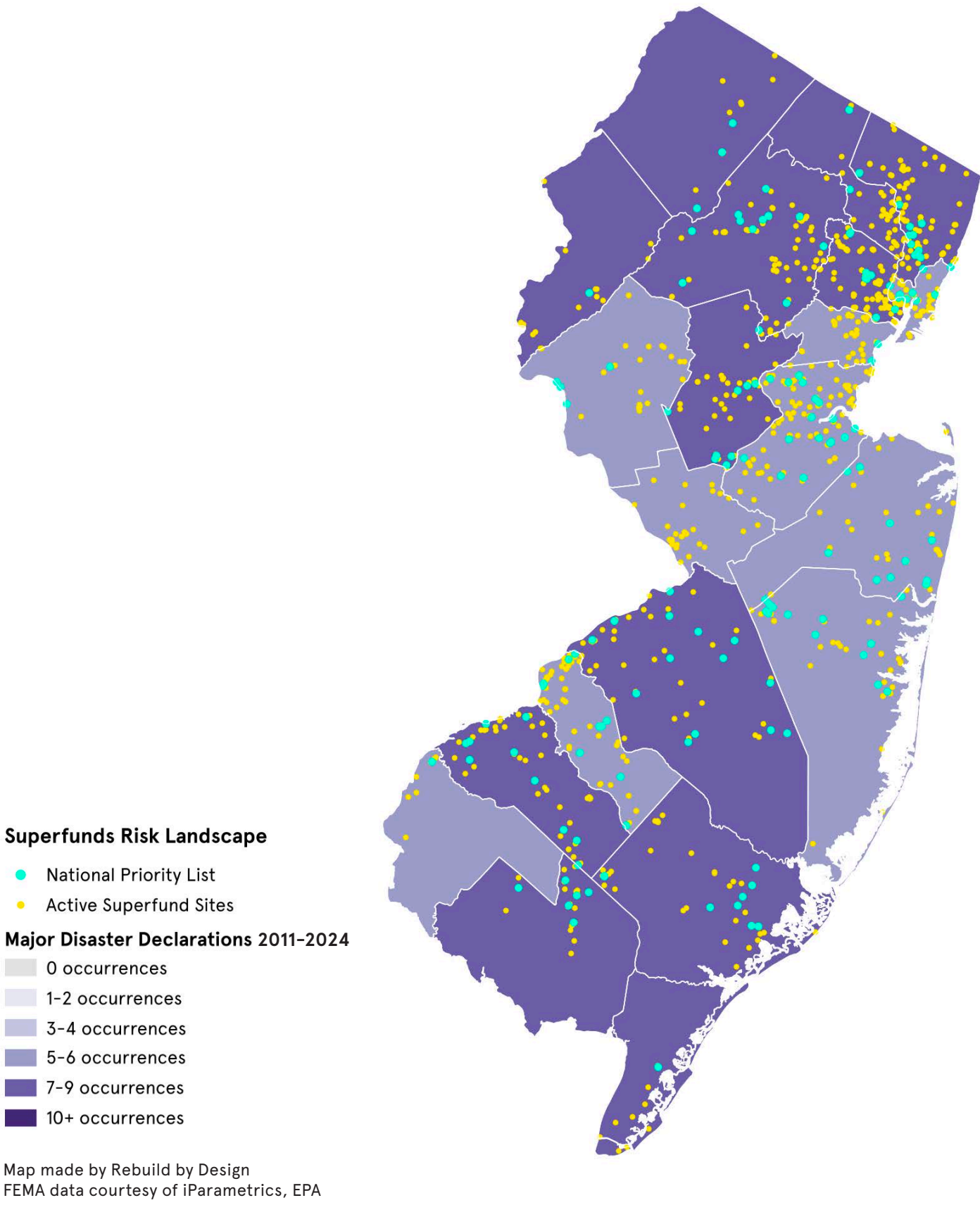
HEAT VULNERABILITY INDEX (2010)

AREAS OF GREATEST HEAT VULNERABILITY BY CENSUS TRACTS



NJ ACTIVE SUPERFUND SITES & NPL

MAJOR DISASTER DECLARATIONS 2011-2024



DISASTER DECLARATIONS

ALL 50 STATES (2011-2024)

STATE	TOTAL DISASTERS	STATE	TOTAL DISASTERS
California*	39	Georgia	15
Oklahoma*	30	New Jersey	14
Tennessee	30	Oregon*	14
Iowa*	26	New Mexico*	14
Vermont	25	Virginia	14
Alaska	25	Maine	14
Mississippi	25	Hawaii	13
New York	23	South Carolina	11
West Virginia	23	Connecticut	11
Kentucky	23	Massachusetts	11
Washington*	23	Arizona*	11
South Dakota*	22	Pennsylvania	10
New Hampshire	22	Maryland	10
Florida*	21	Idaho	10
Nebraska*	21	Wisconsin	10
Texas	20	Illinois	9
Arkansas	20	Colorado	8
Kansas	20	Rhode Island	8
Louisiana	19	Utah	8
Alabama	19	Michigan	7
North Dakota*	18	Ohio	7
Montana	18	Wyoming	6
North Carolina*	17	Delaware	5
Missouri	17	Indiana	5
Minnesota	16	Nevada	4

*In instances where tribal land is affected, federal disaster declarations may count the same event twice.

FEMA AND HUD COST PER CAPITA

ALL 50 STATES (2011-2024)

COUNTY	PER CAPITA*	COUNTY	PER CAPITA*
Louisiana	\$2,953	Tennessee	\$149
Hawaii	\$1,772	Georgia	\$145
New York	\$1,385	Arkansas	\$135
Vermont	\$902	Montana	\$116
New Jersey	\$854	Massachusetts	\$77
North Dakota	\$846	New Hampshire	\$77
Alaska	\$770	Kansas	\$77
Florida	\$571	Virginia	\$72
Texas	\$531	Illinois	\$67
West Virginia	\$531	Maine	\$62
Nebraska	\$453	Minnesota	\$61
North Carolina	\$428	Washington	\$61
Kentucky	\$341	Rhode Island	\$61
South Dakota	\$339	Pennsylvania	\$58
South Carolina	\$336	Maryland	\$41
Iowa	\$329	Idaho	\$38
Alabama	\$314	Michigan	\$33
Oregon	\$294	Wyoming	\$30
Oklahoma	\$274	Wisconsin	\$27
Mississippi	\$272	Utah	\$23
New Mexico	\$256	Delaware	\$20
California	\$224	Ohio	\$19
Missouri	\$187	Nevada	\$11
Connecticut	\$158	Indiana	\$10
Colorado	\$157	Arizona	\$3

*Per capita is calculated using FEMA (PA+HM) & HUD CDBG-DR federal post-disaster funds.



\$160

million dollars in disaster relief funding was allocated by FEMA and HUD for winter storms between the years 2011 and 2021.

MIDDLESEX COUNTY

WAS BROUGHT TO A STANDSTILL AS A MASSIVE SNOWSTORM SWEEPED ACROSS THE STATE, DUMPING OVER TWO FEET OF SNOW IN SOME AREAS.¹²

FEBRUARY 2011

IMAGE SOURCE: DAN CENTURY

CLIMATE CHANGE INCREASES INEQUITIES

The impacts of storms and flooding disproportionately affect the most vulnerable people. Disasters are not created by natural events alone; rather, they are the product of natural events and a combination of social, political, and economic stressors. Therefore, as climate change increases the frequency of flooding, it will further reinforce underlying vulnerabilities and systemic inequality.

DURING A FLOOD

- Low-income communities experience greater challenges evacuating due to the cost of transportation and relocation, placing them at a greater risk of injury, disease, or death.
- Residents who do not leave during a storm have increased health risks, such as exposure to contaminated water, interrupted access to medical care, and difficulty acquiring food.
- Low-income and minority populations, as well as elderly nursing home residents are more likely to have chronic health problems, increasing their vulnerability to other storm hazards.¹

AFTER A FLOOD

- A medium-sized natural disaster leads to a 5% increase in the share of people with debt collections after one year, which doubles to 10% after four years.²
- People in poverty are less likely to have flood insurance or to maintain flood insurance payments.
- The Urban Institute has found that after 4 years, a medium-sized disaster has caused an average 31-point decline in credit scores for people living in communities of color, whereas people living in majority white communities experienced a 41-point decline.³
- FEMA funding largely focuses on homeowners, meanwhile renters typically face rent hikes and mass evictions.
- Lower income households may not have the financial and educational resources to advocate for fair buyouts, repair damages, and afford temporary housing.
- After federal aid has been distributed to communities that have experienced a disaster, predominantly white, well-educated home-owners experience a significant increase in wealth. Conversely, communities of color, particularly those who are less educated renters, experience a decline in wealth.⁴

1. Lane et. al, "Health Effects of Coastal Storms and Flooding in Urban Areas: A Review and Vulnerability Assessment," 2013
2. Urban Institute, "Insult to Injury: Natural Disasters and Residents' Financial Health," 2019.
3. Urban Institute, 2019.
4. Howell & Elliott, "Damages Done, the Longitudinal Impacts of Natural Hazards on Wealth Inequality in the United States," Mufioz & Tate, "Unequal Recovery? Federal Resource Distribution after Midwest Flood Disaster," 2016.
5. Deloitte, "The cost of inaction: The economic impact of climate change in the United States", 2018.

THE COST OF DISASTERS

Benefit - Cost Ratio for Investing in Hazard Mitigation Infrastructure



The National Institute of Building Sciences (NIBS) found that every \$1 invested in disaster mitigation by three federal agencies (FEMA, EDA, & HUD) saves society \$6.

Economic Impacts for USA



HAZARD MITIGATION FUNDING IS A STRATEGIC INVESTMENT IN OUR FUTURE, REDUCING RISKS AND COSTS ASSOCIATED WITH CLIMATE CHANGE WHILE BUILDING MORE RESILIENT AND SUSTAINABLE COMMUNITIES.

Project types range from green infrastructure, such as wetlands restoration or bioswales for stormwater management, to grey infrastructure, such as right-sizing a dam or bridge.

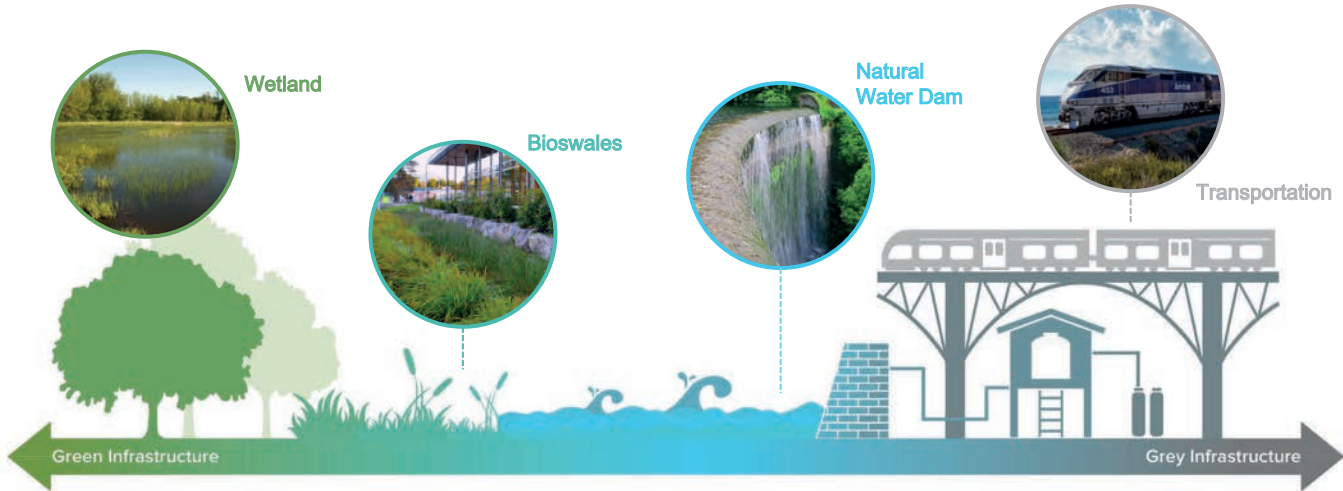


IMAGE SOURCE: BURO HAPPOLD

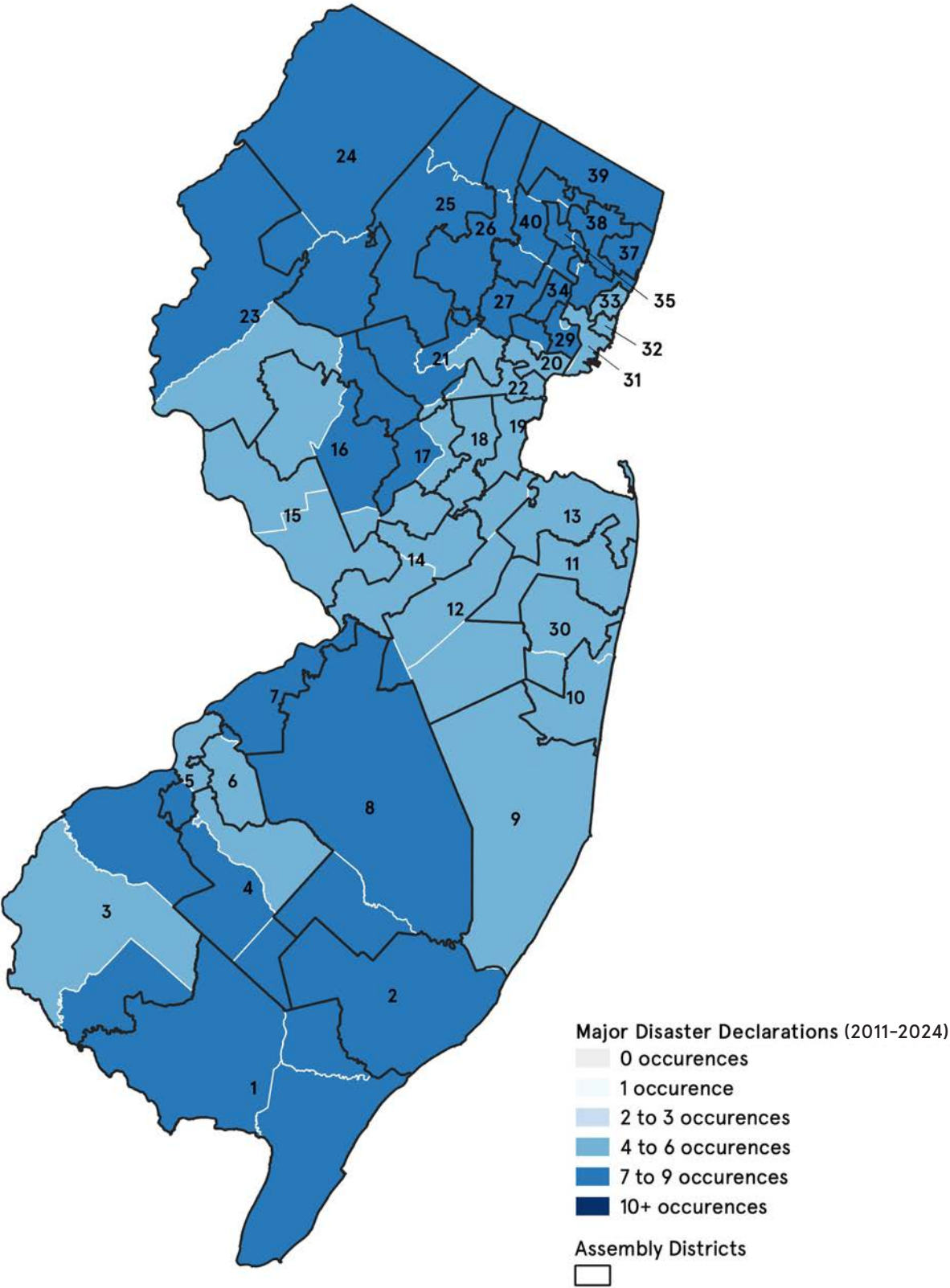
NJ DISASTER OCCURRENCES 2011-2024

2024 LEGISLATIVE DISTRICTS

#	SENATOR	ASSEMBLY	ASSEMBLY	# OF DISASTERS
1	MICHAEL TESTA	ANTAWAN MCCLELLAN	ERIK SIMONSEN	ATLANTIC (8), CAPE MAY (8), CUMBERLAND (8)
2	VINCENT POLISTINA	DONALD GUARDIAN	CLAIRE SWIFT	ATLANTIC (8)
3	JOHN BURZICHELLI	DAVID BAILEY	HEATHER SIMMONS	CUMBERLAND (8), GLOUCESTER (7), SALEM (6)
4	PAUL MORIARTY	DAN HUTCHISON	CODY MILLER	CAMDEN (5), GLOUCESTER (7)
5	NILSA CRUZ-PEREZ	WILLIAM MOEN	WILLIAM SPEARMAN	CAMDEN (5), GLOUCESTER (7)
6	JAMES BEACH	LOUIS GREENWALD	PAMELA LAMPITT	BURLINGTON (8), CAMDEN (5)
7	TROY SINGLETON	HERB CONAWAY	CAROL MURPHY	BURLINGTON (8)
8	LATHAM TIVER	ANDREA KATZ	MICHAEL TORRISSI	ATLANTIC (8), BURLINGTON (8), CAMDEN (5)
9	CARMEN AMATO	GREGORY MYHRE	BRIAN RUMPF	ATLANTIC (8), BURLINGTON (8), OCEAN (6)
10	JAMES HOLZAPFEL	PAUL KANITRA	GREGORY MCGUCKIN	OCEAN (6)
11	VIN GOPAL	MARGIE DONLON	LUANNE PETERPAUL	MONMOUTH (6)
12	OWEN HENRY	ROBERT CLIFTON	ALEX SAUICKIE	BURLINGTON (8), MIDDLESEX (6), MONMOUTH (6), OCEAN (6)
13	DECLAN O'SCANLON	VICTORIA FLYNN	GERRY SCHARFENBERGER	MONMOUTH (6)
14	LINDA GREENSTEIN	WAYNE DEANGELO	TENNILLE MCCOY	MERCER (6), MIDDLESEX (6)
15	SHIRLEY TURNER	VERLINA REYNOLDS-JACKSON	ANTHONY VERRELLI	HUNTERDON (6), MERCER (6)
16	ANDREW ZWICKER	MITCHELLE DRULIS	ROY FREIMAN	HUNTERDON (6), MERCER (6), MIDDLESEX (6), SOMERSET (7)
17	BOB SMITH	JOE DANIELSEN	KEVIN EGAN	MIDDLESEX (6), SOMERSET (7)
18	PATRICK DIEGNAN	ROBERT KARABINCHAK	STERLEY STANLEY	MIDDLESEX (6)
19	JOSEPH VITALE	CRAIG COUGHLIN	YVONNE LOPEZ	MIDDLESEX (6)
20	JOSEPH CRYAN	REGINALD ATKINS	ANNETTE QUIJANO	UNION (6)
21	JON BRAMNICK	MICHELE MATSIKLOUDIS	NANCY MUÑOZ	MORRIS (9), SOMERSET (7), UNION (6)
22	NICHOLAS SCUTARI	LINDA CARTER	JAMES KENNEDY	MIDDLESEX (6), SOMERSET (7), UNION (6)
23	DOUGLAS STEINHARDT	JOHN DIMAIO	ERIK PETERSON	HUNTERDON (6), SOMERSET (7), WARREN (8)
24	PARKER SPACE	DAWN FANTASIA	MICHAEL INGANAMORT	MORRIS (9), SUSSEX (7), WARREN (8)
25	ANTHONY BUCCO	CHRISTIAN BARRANCO	AURA DUNN	MORRIS (9), SOMERSET (7)
26	JOSEPH PENNACCHIO	BRIAN BERGEN	JAY WEBBER	ESSEX (8), MORRIS (9), PASSAIC (7)
27	JOHN MCKEON	ROSY BAGOLIE	ALIXON COLLAZOS-GILL	ESSEX (8), MORRIS (9)
28	RENEE BURGESS	GARNET HALL	CLEOPATRA TUCKER	ESSEX (8)
29	M. TERESA RUIZ	ELIANA PINTOR MARIN	SHANIQUE SPEIGHT	ESSEX (8)
30	ROBERT SINGER	SEAN KEAN	ALEXANDER SCHNALL	MONMOUTH (6), OCEAN (6)
31	ANGELA MCKNIGHT	BARBARA MCCANN STAMATO	WILLIAM SAMPSON IV	HUDSON (5)
32	RAJ MUKHERJI	JOHN ALLEN	JESSICA RAMIREZ	BERGEN (8), HUDSON (5)
33	BRIAN STACK	JULIO MARENCO	GABRIEL RODRIGUEZ	HUDSON (5)
34	BRITNEE TIMBERLAKE	CARMEN MORALES	MICHAEL VENEZIA	ESSEX (8), PASSAIC (7)
35	NELLIE POU	SHAVONDA SUMTER	BENJIE WIMBERLY	BERGEN (8), PASSAIC (7)
36	PAUL SARLO	CLINTON CALABRESE	GARY SCHAER	BERGEN (8), PASSAIC (7)
37	GORDON JOHNSON	SHAMA HAIDER	ELLEN PARK	BERGEN (8)
38	JOSEPH LAGANA	LISA SWAIN	CHRIS TULLY	BERGEN (8), PASSAIC (7)
39	HOLLY SCHEPISI	ROBERT AUTH	JOHN AZZARITI	BERGEN (8), PASSAIC (7)
40	KRISTIN CORRADO	AL BARLAS	CHRISTOPHER DEPHILLIPS	BERGEN (8), ESSEX (8), MORRIS (9), PASSAIC (7)

NJ LEGISLATIVE DISTRICTS

MAJOR DISASTER DECLARATIONS 2011-2024





1,200

individuals are hospitalized
in New Jersey's emergency
departments for heat-related
illnesses annually.¹³

NEW JERSEY

HAS EXPERIENCED MORE FREQUENT AND INTENSE
HEAT WAVES IN RECENT YEARS. ON AVERAGE,
THERE WERE FOUR HEAT WAVES PER YEAR, WITH
A MAXIMUM OF SEVEN IN 1999 AND 2010.¹¹

IMAGE SOURCE: ED YOURDON



3,859

acres burned from the 2023 wildfire known as Jimmy's Waterhole Fire in Manchester Township, New Jersey.¹⁴

OCEAN COUNTY

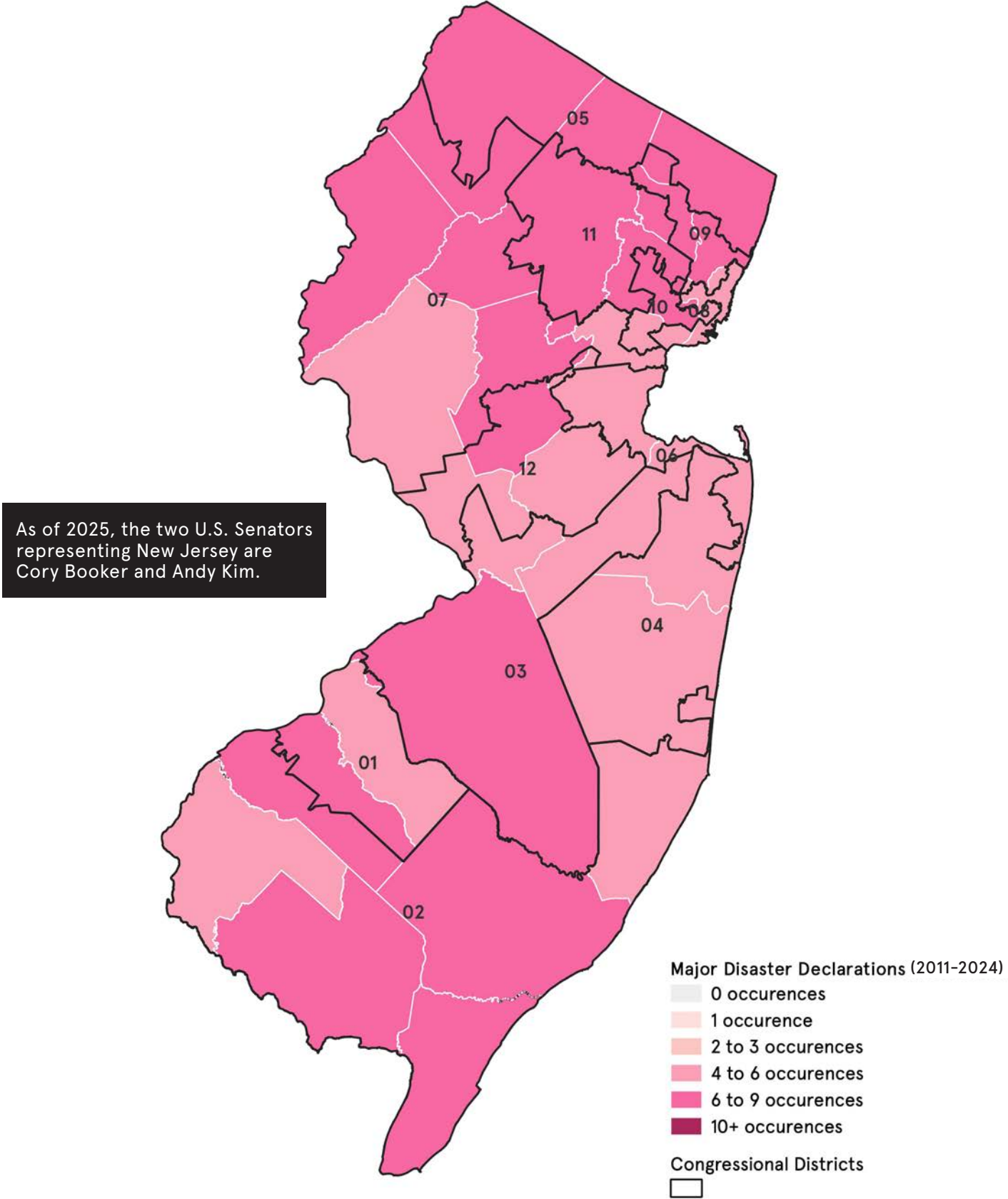
THE JIMMY'S WATERHOLE FIRE ENGULFED 3,859 ACRES OF FEDERAL, STATE, AND PRIVATE PROPERTY IN MANCHESTER TOWNSHIP, OCEAN COUNTY, MARKING THE LARGEST WILDFIRE THE AREA HAS EXPERIENCED SINCE THE 1990S.¹⁴

APRIL 2023

IMAGE SOURCE: NEW JERSEY DEPARTMENT OF ENVIRONMENTAL PROTECTION

NJ CONGRESSIONAL DISTRICTS

MAJOR DISASTER DECLARATIONS 2011-2024



Map created by Rebuild by Design
FEMA data courtesy of iParametrics

NJ DISASTER OCCURRENCES 2011-2023

2024 CONGRESSIONAL DISTRICTS

DISTRICT	U.S. HOUSE REPRESENTATIVE	COUNTIES (# OF DISASTERS)
1ST	DONALD NORCROSS	BURLINGTON (8), CAMDEN (5), GLOUCESTER (7)
2ND	JEFF VAN DREW	ATLANTIC (8), BURLINGTON (8), CAMDEN (5), CAPE MAY (8), CUMBERLAND (8), GLOUCESTER (7), OCEAN (6), SALEM (6)
3RD	HERB CONAWAY	ATLANTIC (8), BURLINGTON (8), CAMDEN (5), MERCER (6), MONMOUTH (6), OCEAN (6), MIDDLESEX (6)
4TH	CHRIS SMITH	MONMOUTH (6), OCEAN (6)
5TH	JOSH GOTTHEIMER	BERGEN (8), PASSAIC (7), SUSSEX (7), MORRIS (9)
6TH	FRANK PALLONE JR.	MONMOUTH (6), SOMERSET (7), UNION (6), MIDDLESEX (6)
7TH	TOM KEAN JR.	ESSEX (8), HUNTERDON (6), MERCER (6), SOMERSET (7), SUSSEX (7), UNION (6), WARREN (8), MORRIS (9), MIDDLESEX (6)
8TH	ROB MENENDEZ	BERGEN (8), ESSEX (8), HUDSON (5), UNION (6)
9TH	NELLIE POU	BERGEN (8), ESSEX (8), HUDSON (5), PASSAIC (7), MORRIS (9)
10TH	DONALD PAYNE JR.	ESSEX (8), HUDSON (5), UNION (6)
11TH	MIKIE SHERRILL	BERGEN (8), ESSEX (8), PASSAIC (7), SOMERSET (7), SUSSEX (7), UNION (6), MORRIS (9)
12TH	BONNIE WATSON COLEMAN	HUNTERDON (6), MERCER (6), MONMOUTH (6), SOMERSET (7), UNION (6), MIDDLESEX (6)

U.S. House of Representatives. (2025).



\$273M

Blue Acres has effectively utilized \$273 million in federal disaster recovery funds from FEMA and HUD to make offers on 690 homes, complete 388 closings, and facilitate over \$2 million in debt forgiveness for homeowners with upside-down mortgages.¹⁵

MIDDLESEX COUNTY

IN THE BOROUGH OF SAYREVILLE ALONE, BLUE ACRES OFFERED ACQUISITIONS TO 196 FAMILIES, WITH A TOTAL INVESTMENT OF \$48.4 MILLION.¹⁵

FEB 2021

IMAGE SOURCE: NEW JERSEY DEPARTMENT OF ENVIRONMENTAL PROTECTION

MULTI-BENEFIT INFRASTRUCTURE FOR SAFER, HEALTHIER COMMUNITIES

NJ: HOBOKEN RESILIENCY PARK

This park is an innovative urban park designed to manage stormwater, mitigate flooding, and provide recreational space. Featuring rain gardens, permeable surfaces, and underground water storage, it serves as a model for multifunctional green infrastructure that safeguards both people and property.



Image Source: E&LP/Hoboken



Image Source: NJ DEP

WOODBIDGE BLUE ACRES ACQUISITION

120 acres of former residential properties is being converted to native floodplain habitat and park trails.



Image Source: Wikimedia Commons djflem

NEWARK RIVERFRONT PARK

Along the Passaic River, rain gardens, permeable pavements, and elevated pathways manage stormwater, reduce flooding, and create accessible green spaces for the community.



Image Source: American Littoral Society

FORKED RIVER LIVING SHORELINE

In Barnegat Bay, a series of oyster reefs have been installed along a stretch of shoreline, offering protection against erosion and storm surge while also providing habitat for other marine life.

COUNTY-LEVEL DISASTER DECLARATIONS AND FEMA OBLIGATIONS

MAJOR DISASTER DECLARATIONS 2011-2023

NEW JERSEY			Total		2011								2012				2015		2016		2018		2020		2021		2023						
TOTAL DISASTERS: 14 FEMA PA+HM: \$3,488,671,294 HUD CDBG-DR: \$4,433,373,506 FEMA + HUD ASSISTANCE: \$7,922,044,800			1954: SEVERE WINTER STORM AND SNOWSTORM 4021: HURRICANE IRENE 4033: SEVERE STORMS AND FLOODING 4039: REMNANTS OF TROPICAL STORM LEE 4048: SEVERE STORM 4070: SEVERE STORMS AND STRAIGHT-LINE WINDS 4086: HURRICANE SANDY 4231: SEVERE STORM 4264: SEVERE WINTER STORM AND SNOWSTORM 4368: SEVERE WINTER STORM AND SNOWSTORM 4574: TROPICAL STORM ISAIAS 4597: SEVERE WINTER STORM AND SNOWSTORM 4614: REMNANTS OF HURRICANE IDA 4725: SEVERE STORM AND FLOODING																														
COUNTY NAME	# OF DISASTERS	FEMA TOTAL	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations			
34000: Statewide Declarations	14	\$1,345,106,359.64	\$1,300,676,618.87	\$44,429,740.77	\$18,726,824.95	\$388,929.14	\$18,406,851.94	\$1,751,442.84	\$668,868.44	\$239,397.00	\$643,637.04	\$20,631.00	\$1,084,954.86	\$190,233.09	\$729,575.47	\$38,483.00	\$1,156,619,976.18	\$37,271,754.74	\$1,178,786.87	\$69,805.55	\$32,674,703.30	\$540,175.00	\$5,725,812.63	\$582,358.77	\$15,012,425.33	\$609,850.64	\$5,760,610.28	\$228,338.00	\$43,388,043.06	\$2,166,408.00	\$55,548.52	\$331,934.00	
34001: Atlantic County	8	\$50,974,341.85	\$44,346,523.65	\$6,627,818.20	\$1,043,399.81	\$0.00	\$1,889,674.24	\$0.00							\$3,409,682.11	\$0.00	\$35,768,279.62	\$3,613,097.20	\$513,314.74	\$138,395.00	\$510,615.01	\$2,876,326.00			\$1,211,558.12	\$0.00			\$0.00	\$0.00			
34003: Bergen County	8	\$386,547,357.63	\$372,412,964.95	\$14,134,392.68	\$3,434,188.50	\$0.00	\$8,453,447.57	\$2,934,152.00					\$6,337,045.49	\$98,000.00			\$271,015,927.49	\$5,780,178.73			\$3,975,984.82	\$250,000.00	\$4,941,482.14	\$272,661.75	\$7,440,782.84	\$0.00			\$66,814,106.10	\$4,799,400.20	\$0.00	\$0.00	
34005: Burlington County	8	\$21,195,327.05	\$19,602,785.05	\$1,592,542.00	\$1,452,101.40	\$0.00	\$3,786,274.76	\$0.00									\$5,186,927.33	\$1,253,801.00	\$2,226,299.12	\$338,741.00	\$2,910,068.42	\$0.00	\$2,819,618.15	\$0.00	\$1,221,495.87	\$0.00			\$0.00	\$0.00			
34007: Camden County	5	\$10,643,597.76	\$9,356,021.01	\$1,287,576.75			\$1,071,733.04	\$0.00									\$2,075,817.54	\$920,074.75	\$3,717,491.06	\$367,502.00	\$2,452,787.83	\$0.00							\$38,191.54	\$0.00			
34009: Cape May County	8	\$54,653,243.03	\$38,699,235.49	\$15,954,007.54	\$3,171,114.81	\$4,984,384.00	\$1,183,170.92	\$0.00					\$844,900.77	\$0.00			\$23,636,888.29	\$3,767,486.54			\$6,068,985.54	\$3,835,100.00			\$1,406,847.31	\$0.00	\$1,069,029.22	\$0.00	\$1,318,298.63	\$3,367,037.00	\$0.00	\$0.00	
34011: Cumberland County	8	\$38,255,114.68	\$21,530,713.68	\$16,724,401.00	\$483,165.12	\$0.00	\$1,451,974.42	\$0.00	\$4,105,430.89	\$0.00					\$4,555,082.76	\$0.00	\$8,252,605.53	\$16,724,401.00			\$330,915.42	\$0.00			\$2,351,539.54	\$0.00			\$0.00	\$0.00			
34013: Essex County	8	\$89,468,672.54	\$83,279,869.35	\$6,188,803.19	\$2,833,170.56	\$0.00	\$5,974,532.11	\$2,627,586.91					\$5,226,054.01	\$0.00			\$22,310,746.95	\$3,361,220.98			\$4,401,702.87	\$0.00	\$4,929,907.91	\$0.00					\$32,667,253.21	\$199,995.30			
34015: Gloucester County	7	\$15,892,563.16	\$14,793,039.16	\$1,099,524.00			\$2,546,092.56	\$0.00	\$1,063,374.22	\$0.00					\$2,790.65	\$0.00	\$888,062.65	\$983,776.00	\$4,821,159.19	\$115,748.00					\$1,372,234.84	\$0.00			\$4,099,325.05	\$0.00			
34017: Hudson County	5	\$121,553,989.88	\$116,884,462.32	\$4,669,527.56	\$1,681,886.05	\$0.00	\$2,219,624.06	\$0.00									\$85,905,720.28	\$3,884,527.56			\$2,479,280.37	\$0.00							\$24,597,951.56	\$785,000.00			
34019: Hunterdon County	6	\$27,296,680.07	\$25,513,308.01	\$1,783,372.06			\$2,177,772.76	\$0.00			\$445,474.29	\$0.00	\$526,892.27	\$0.00			\$8,012,200.53	\$1,783,372.06			\$960,702.41	\$0.00							\$13,390,265.75	\$0.00			
34021: Mercer County	6	\$32,332,311.20	\$25,672,927.73	\$6,659,383.47	\$1,294,861.47	\$0.00	\$4,865,880.57	\$0.00			\$229,621.81	\$1,200,000.00					\$11,619,416.46	\$3,833,562.20			\$1,905,198.35	\$0.00							\$5,757,949.07	\$1,625,821.27			
34023: Middlesex County	6	\$332,881,646.46	\$211,168,933.41	\$121,712,713.05	\$2,790,780.25	\$0.00	\$9,964,118.70	\$1,558,218.00					\$1,742,645.91	\$0.00			\$161,929,999.41	\$120,154,495.05			\$4,170,068.05	\$0.00							\$30,571,321.09	\$0.00			
34025: Monmouth County	6	\$327,555,966.00	\$312,313,426.53	\$15,242,539.47	\$4,933,768.01	\$0.00	\$9,352,154.07	\$0.00									\$286,776,311.66	\$13,474,208.22			\$4,666,389.82	\$250,000.00			\$6,584,802.97	\$0.00			\$0.00	\$1,518,331.25			
34027: Morris County	9	\$83,623,154.93	\$56,095,859.90	\$27,527,295.03	\$1,919,526.70	\$0.00	\$15,440,278.55	\$10,648,643.00					\$4,000,964.99	\$0.00			\$14,327,106.97	\$3,998,652.03			\$2,851,307.48	\$0.00	\$7,212,168.74	\$0.00	\$3,892,698.37	\$0.00	\$4,940,237.43	\$0.00	\$1,511,570.67	\$12,880,000.00			
34029: Ocean County	6	\$278,969,402.52	\$254,836,455.78	\$24,132,946.74	\$3,659,014.53	\$0.00	\$2,438,379.64	\$0.00									\$243,205,015.81	\$20,097,845.74			\$4,957,336.38	\$3,835,101.00					\$576,709.42	\$0.00	\$0.00	\$200,000.00			
34031: Passaic County	7	\$68,625,166.76	\$36,124,498.55	\$32,500,668.21	\$1,269,240.90	\$1,992,639.00	\$10,105,504.77	\$10,024,038.00			\$1,469,808.10	\$0.00	\$1,263,112.08	\$0.00			\$6,380,063.34	\$16,716,114.21					\$1,939,367.38	\$3,767,877.00					\$13,697,401.98	\$0.00			
34033: Salem County	6	\$5,624,463.75	\$4,638,014.53	\$986,449.22			\$2,591,924.96	\$0.00	\$1,199,621.55	\$0.00					\$99,729.19	\$0.00	\$614,644.24	\$986,449.22							\$132,094.59	\$0.00				\$0.00	\$0.00		
34035: Somerset County	7	\$75,802,441.82	\$47,709,938.06	\$28,092,503.76	\$1,310,021.09	\$0.00	\$5,823,494.78	\$2,535,235.00					\$1,076,906.50	\$451,690.15			\$11,272,742.65	\$25,105,578.61			\$2,047,990.72	\$0.00	\$2,636,178.98	\$0.00					\$23,542,603.34	\$0.00			
34037: Sussex County	7	\$13,164,891.69	\$11,219,872.28	\$1,945,019.41			\$3,477,090.14	\$0.00			\$873,110.81	\$0.00	\$846,769.53	\$0.00			\$3,399,441.22	\$1,945,019.41							\$854,502.73	\$0.00	\$1,768,957.85	\$0.00	\$0.00	\$0.00			
34039: Union County	6	\$91,288,452.41	\$79,756,326.24	\$11,532,126.17	\$2,010,224.91	\$0.00	\$8,034,940.73	\$2,850,142.00					\$2,980,139.21	\$1,266,428.00			\$27,035,668.58	\$4,656,350.83			\$2,803,298.21	\$0.00							\$36,892,054.60	\$2,759,205.34			
34041: Warren County	8	\$17,216,148.67	\$14,807,498.77	\$2,408,649.90			\$1,396,610.30	\$0.00			\$343,372.35	\$0.00	\$481,330.21	\$0.00			\$1,808,643.81	\$2,236,149.90			\$926,189.93	\$0.00			\$1,120,767.64	\$0.00	\$2,840,434.93	\$0.00	\$5,890,149.60	\$172,500.00			
Total	14	\$3,488,671,293.50	\$3,101,439,293.32	\$387,232,000.18	\$52,013,289.06	\$7,365,952.14	\$122,651,525.59	\$34,929,457.75	\$7,037,295.10	\$239,397.00	\$4,005,024.40	\$1,220,631.00	\$26,411,715.83	\$2,006,351.24	\$8,796,860.18	\$38,483.00	\$2,388,042,206.54	\$292,548,115.98	\$12,457,050.98	\$1,030,191.55	\$81,093,524.93	\$11,586,702.00	\$30,204,535.93	\$4,622,897.52	\$46,417,484.24	\$609,850.64	\$15,236,311.84	\$228,338.00	\$301,126,770.58	\$30,301,198.36	\$5,945,698.12	\$504,434.00	

Note: Extreme heat is recognized as a leading threat in what is on track to be the hottest year on record (Climate Central). It is not included in this analysis because the Stafford Act, the law governing the disaster declaration process, ties disaster declarations to economic loss or damages. Since extreme heat events are less likely to cause physical damage, there has never been a federal major disaster declaration for extreme heat or extended heat waves. According to NOAA, heat remains the leading cause of weather-related deaths in the United States.

- Terms:**
- “Major Disaster Declaration” as issued by the President for severe events beyond Local or State control
 - “Climate Disaster” as extreme weather events worsened by climate change (excluding e.g. biological)
 - “FEMA Public Assistance” as funding for local, state, or tribal governments for disaster response and recovery
 - “FEMA Hazard Mitigation” as funding for local, state, or tribal governments to reduce future disaster risks tied to the same climate event

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THE LIST OF RECOMMENDATIONS TO IMPROVE STATE DISASTER MITIGATION AND RECOVERY PROGRAMS APPEARS DAUNTING; HOWEVER, IT IS DIMINUTIVE COMPARED TO THE SCALE OF THE CHALLENGE IN FRONT OF US SHOULD WE NOT CAPITALIZE ON THIS MOMENT TO ACT BOLDLY AND COMPREHENSIVELY. THE PUBLIC SECTOR CANNOT SOLVE FOR THIS ALONE. PHILANTHROPY AND THE PRIVATE SECTOR HAVE A ROLE TO PLAY IN SUPPORTING THE PLANNING AND IMPLEMENTATION OF CLIMATE ADAPTATION INITIATIVES, AS WELL AS DRIVING INNOVATIVE SOLUTIONS THAT CREATE MULTIPLE BENEFITS FOR COMMUNITIES. INDIVIDUALS WILL NEED TO PARTICIPATE IN PUBLIC INPUT PROCESSES TO ENSURE PLANS ARE INFORMED BY THOSE MOST IMPACTED. UNTIL WE PRIORITIZE OUR FUTURE, PEOPLE WILL CONTINUE TO SUFFER.

WE
CANNOT
WAIT ANY
LONGER = = =