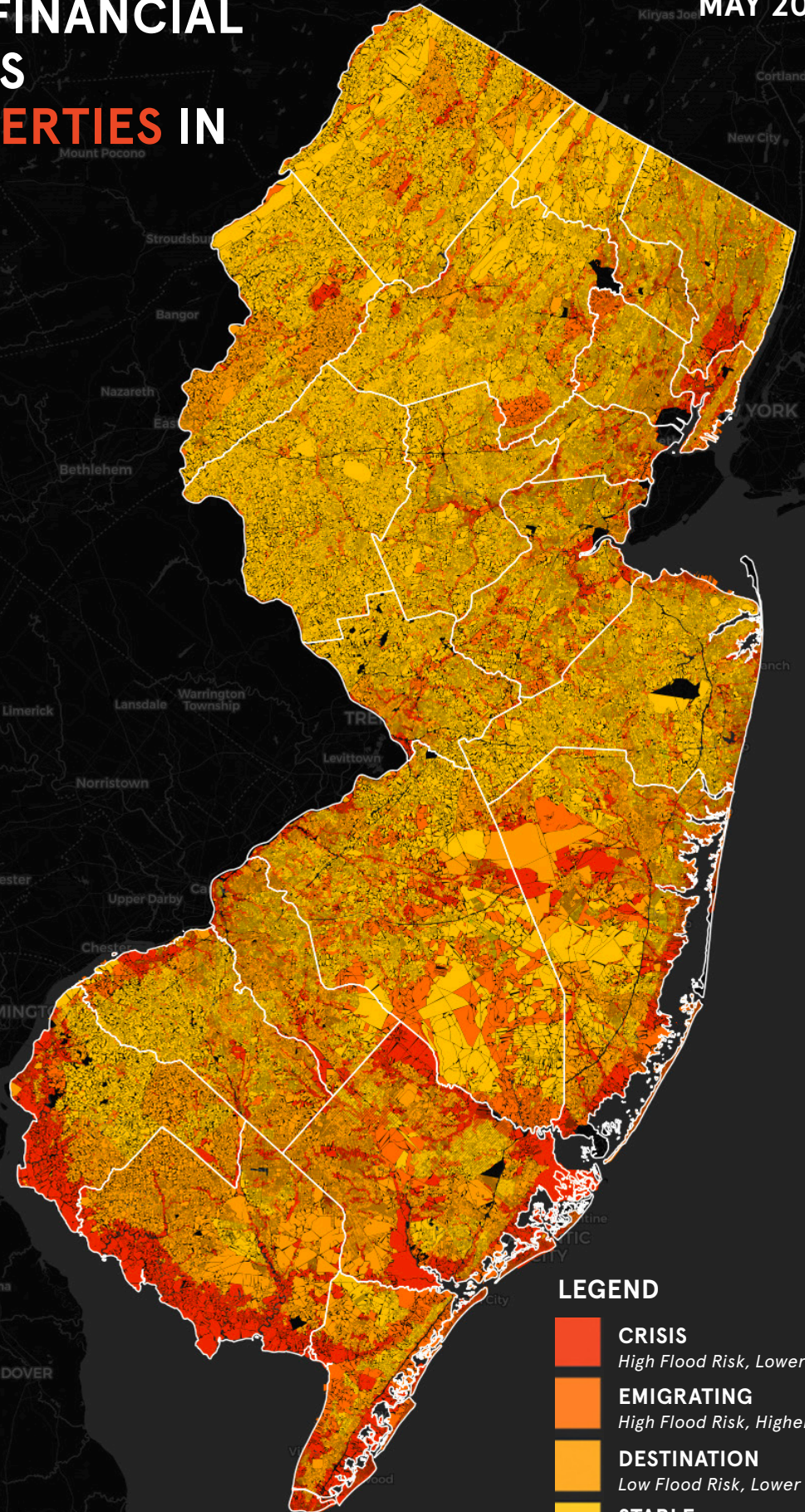


NJ FLOOD RISK \equiv FINANCIAL RISK

FLOOD RISK AND FINANCIAL EXPOSURE ACROSS 3.4 MILLION PROPERTIES IN NEW JERSEY

MAY 2025



LEGEND

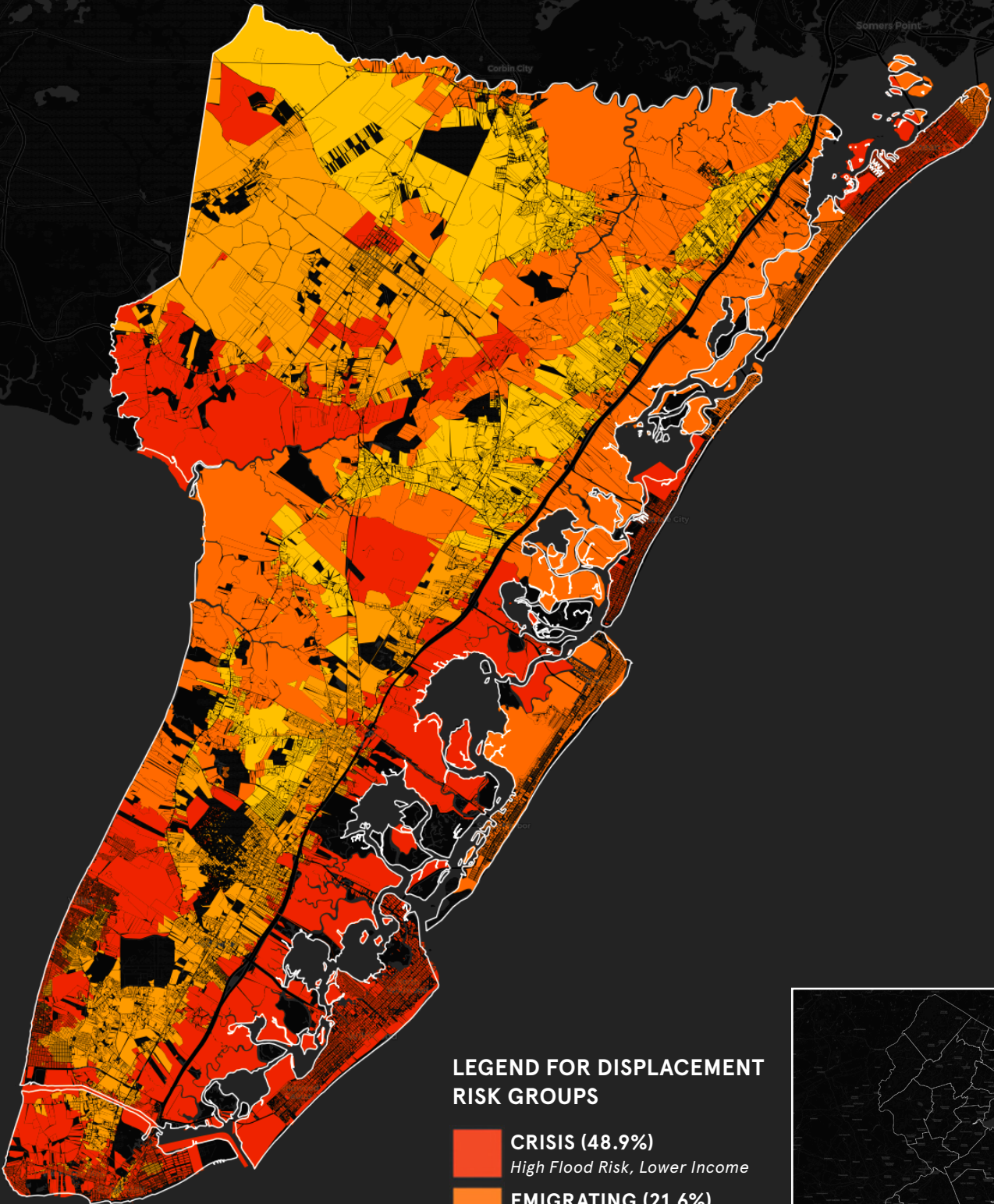
- CRISIS**
High Flood Risk, Lower Income
- EMIGRATING**
High Flood Risk, Higher Income
- DESTINATION**
Low Flood Risk, Lower Income
- STABLE**
Low Flood Risk, Higher Income

REBUILD
BY
DESIGN

Learn more: bit.ly/njfloodrisk

CAPE MAY COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloodrisk



LEGEND FOR DISPLACEMENT RISK GROUPS

- CRISIS (48.9%)**
High Flood Risk, Lower Income
- EMIGRATING (21.6%)**
High Flood Risk, Higher Income
- DESTINATION (18.6%)**
Low Flood Risk, Lower Income
- STABLE (10.6%)**
Low Flood Risk, Higher Income

REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloodrisk

FINDINGS:

- Today, Cape May County has the highest share of high flood risk parcels in New Jersey, with **56.1% exposed in 2024**.
- By 2050, **70.6% of parcels** in Cape May County are projected to be at risk, affecting an estimated **37,000 residents** living in high flood areas.
- Over **\$68.2 billion in property value** and **\$437.1 million in annual property taxes** are at risk in Cape May County by 2050.
- Between 2018 and 2023, Cape May County’s home insurance **non-renewal rate tripled**, making it the steepest increase statewide.

RECOMMENDATIONS:

- Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

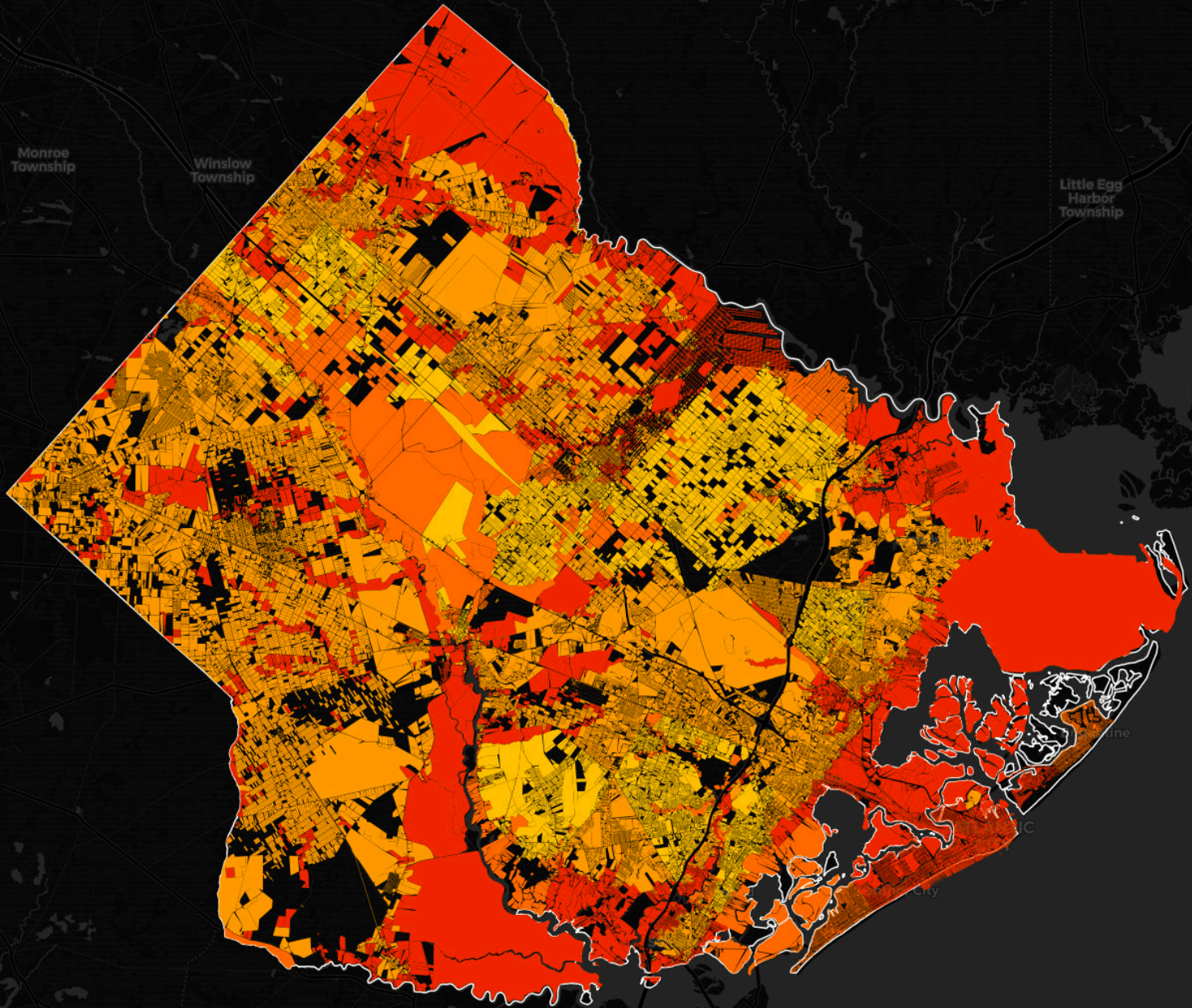
COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B



* 2050 market values and property taxes not adjusted to inflation.

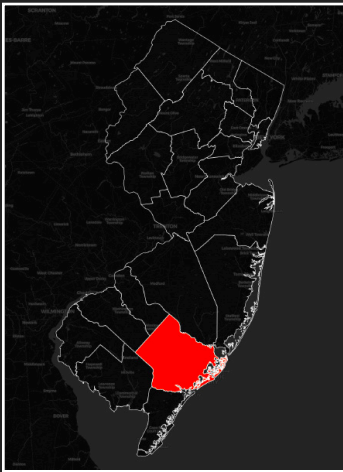
ATLANTIC COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloodrisk



LEGEND FOR DISPLACEMENT RISK GROUPS

- CRISIS (27.8%)**
High Flood Risk, Lower Income
- EMIGRATING (10.9%)**
High Flood Risk, Higher Income
- DESTINATION (46.8%)**
Low Flood Risk, Lower Income
- STABLE (14.3%)**
Low Flood Risk, Higher Income



REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloodrisk

FINDINGS:

- Today, **30.4% of parcels** in Atlantic County have high flood risk in 2024.
- By 2050, **38.7% of parcels** in Atlantic County (ranked 2nd highest) are projected to be at risk, affecting an estimated **82,000 residents** living in high flood areas.
- Approximately **\$26.5 billion in property value** and **\$333.1 million in annual property taxes** are at risk in Atlantic County by 2050.
- Between 2018 and 2023, Atlantic County’s home insurance non-renewal rate increased by **106.5%**, ranking 4th highest statewide (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

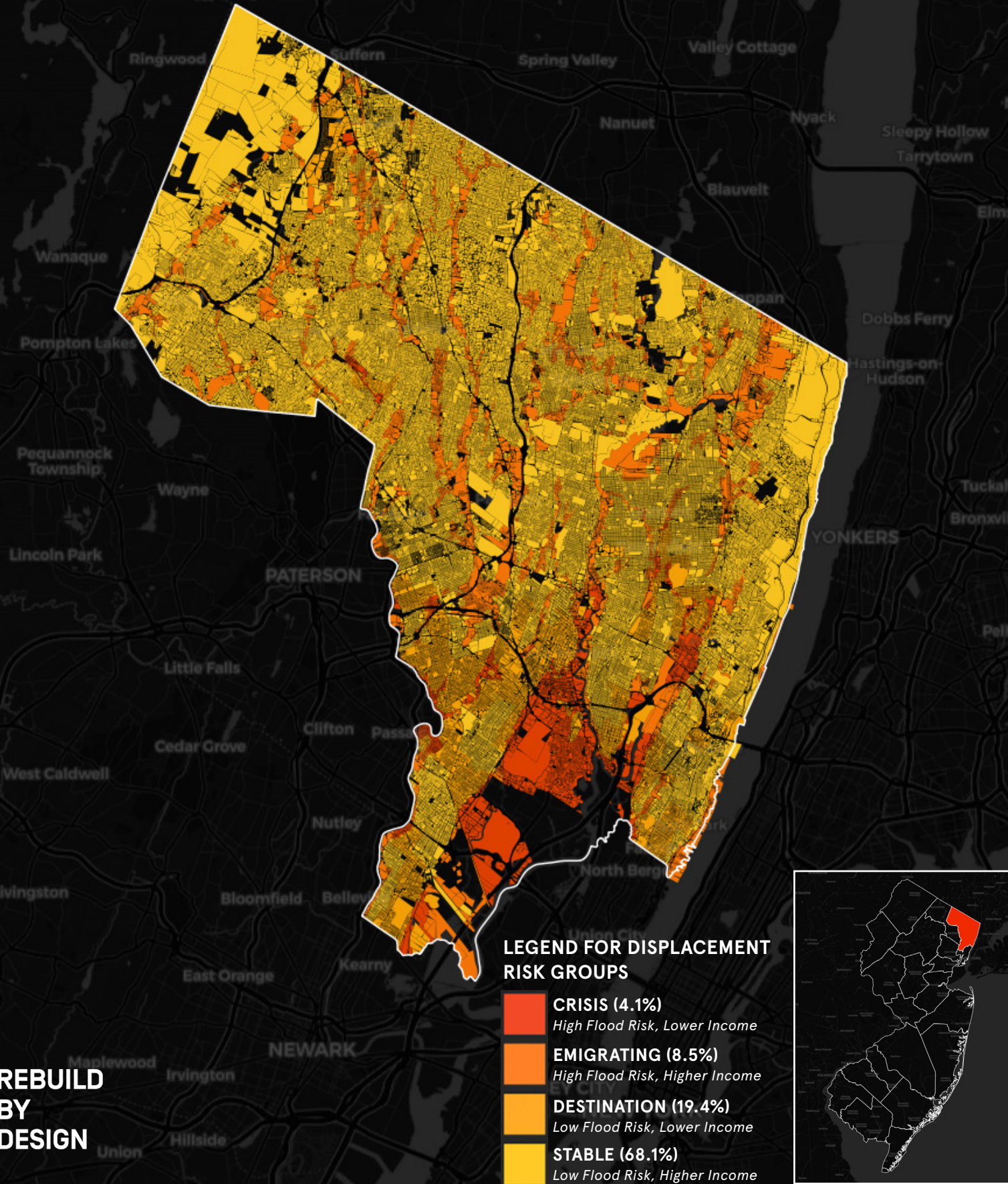
COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B



* 2050 market values and property taxes not adjusted to inflation.

BERGEN COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloodrisk



NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloodrisk

FINDINGS:

- Today, **5.6% of parcels** in Bergen County have high flood risk in 2024.
- By 2050, **12.5% of parcels** in Bergen County (ranked 11th highest) are projected to be at risk, impacting an estimated **113,000 residents** living in high flood zones.
- Approximately **\$40.3 billion in property value** and **\$657.4 million in annual property taxes** are at risk in Bergen County by 2050.
- Between 2018 and 2023, Bergen County’s home insurance non-renewal rate increased by **64.6%** (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- 1 Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- 2 Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- 3 Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B

Legend

1.6%70.6%

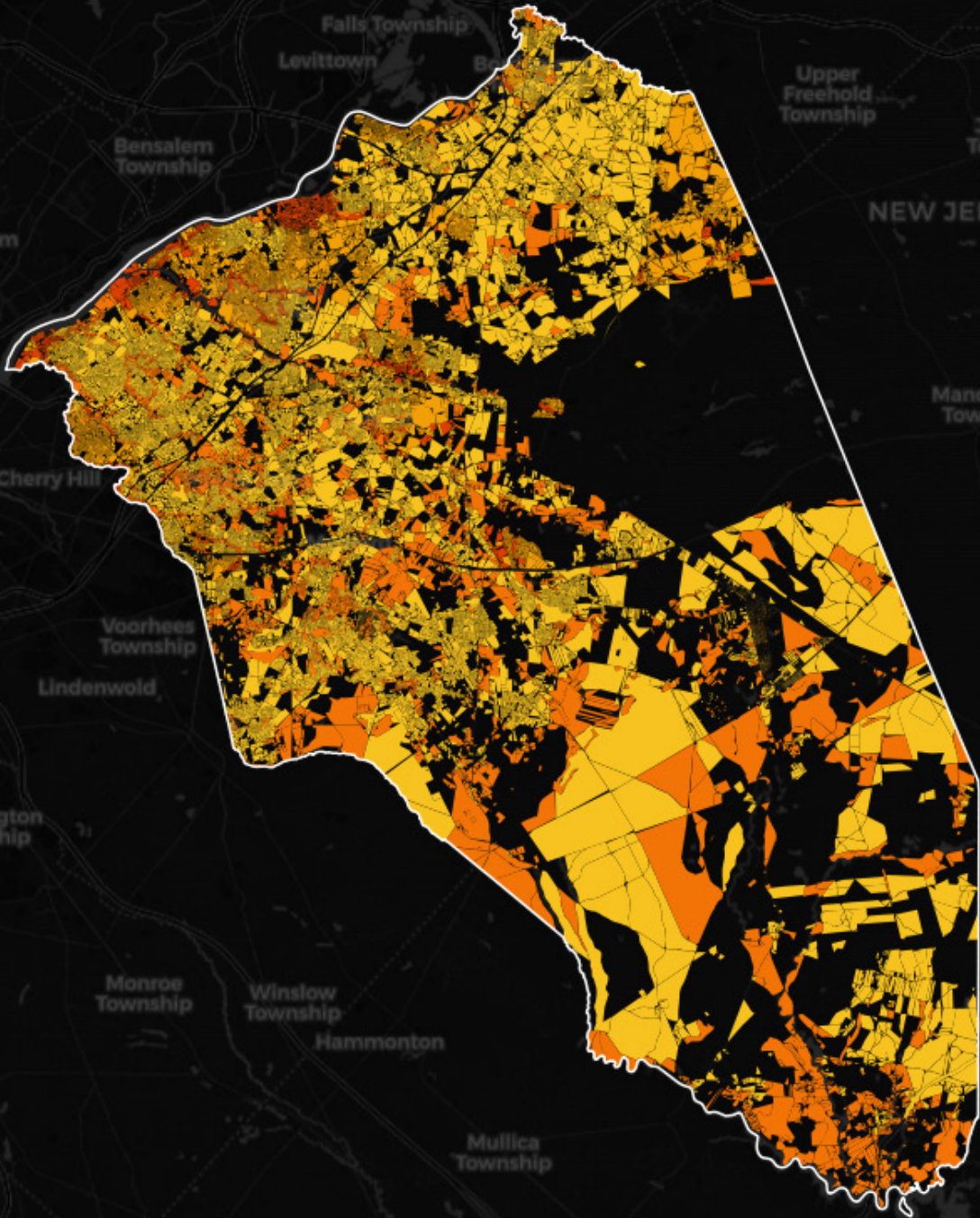
Legend

\$4.4M\$435.9B

* 2050 market values and property taxes not adjusted to inflation.

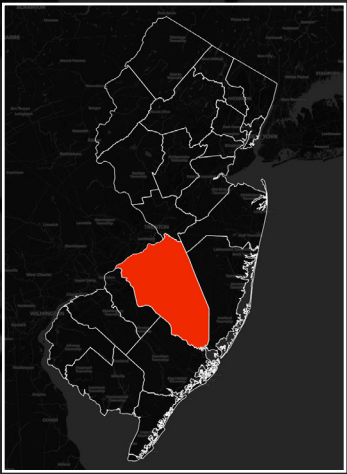
BURLINGTON COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloodrisk



LEGEND FOR DISPLACEMENT RISK GROUPS

- CRISIS (7.1%)**
High Flood Risk, Lower Income
- EMIGRATING (9.8%)**
High Flood Risk, Higher Income
- DESTINATION (29.6%)**
Low Flood Risk, Lower Income
- STABLE (53.6%)**
Low Flood Risk, Higher Income



REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloodrisk

FINDINGS:

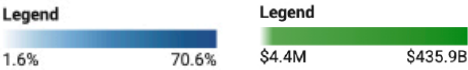
- Today, **5.4% of parcels** in Burlington County have high flood risk in 2024.
- By 2050, **16.8% of parcels** in Burlington County (ranked 8th highest) are projected to be at risk, impacting an estimated **58,000 residents** living in high flood zones.
- Approximately **\$8.2 billion in property value** and **\$185.4 million in annual property taxes** are at risk in Burlington County by 2050.
- Between 2018 and 2023, Burlington County’s home insurance non-renewal rate increased by **21.5%** (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

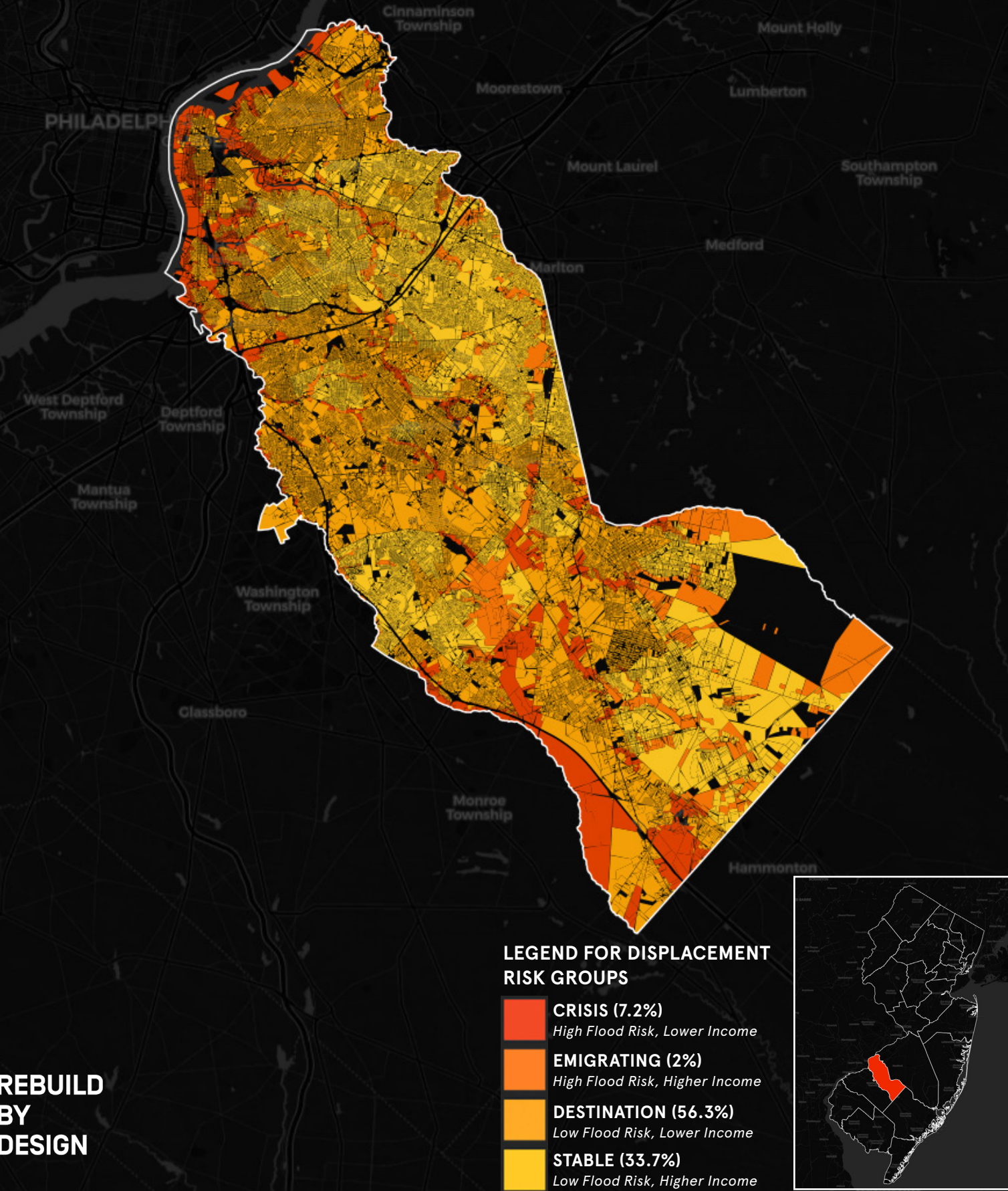
COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B



* 2050 market values and property taxes not adjusted to inflation.

CAMDEN COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloodrisk



NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloodrisk

FINDINGS:

- Today, **3.4% of parcels** in Camden County have high flood risk in 2024.
- By 2050, **9.5% of parcels** in Camden County (ranked 14th highest) are projected to be at risk, impacting an estimated **39,000 residents** living in high flood zones.
- Approximately **\$4 billion in property value** and **\$88.4 million in annual property taxes** are at risk in Camden County by 2050.
- Between 2018 and 2023, Camden County’s home insurance non-renewal rate increased by **24.9%** (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B

Legend

1.6%70.6%

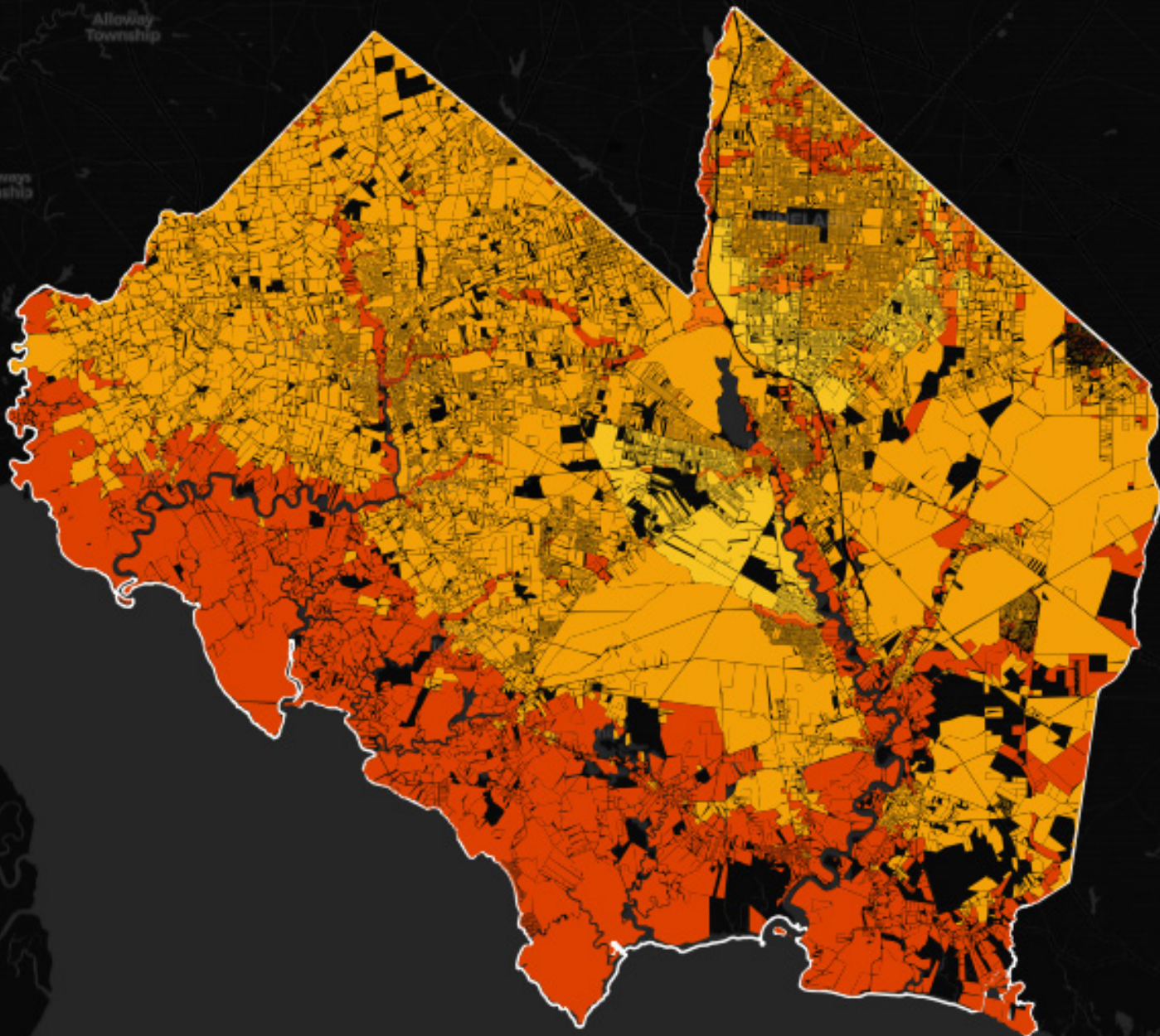
Legend

\$4.4M\$435.9B

* 2050 market values and property taxes not adjusted to inflation.

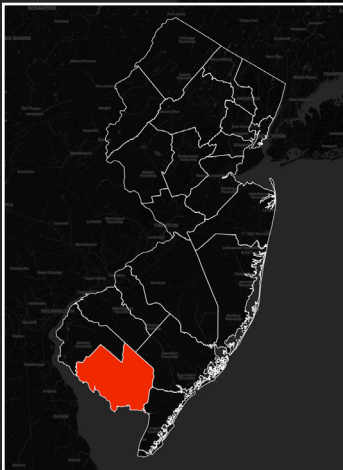
CUMBERLAND COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloodrisk



LEGEND FOR DISPLACEMENT RISK GROUPS

- CRISIS (11.4%)**
High Flood Risk, Lower Income
- EMIGRATING (0.7%)**
High Flood Risk, Higher Income
- DESTINATION (76.6%)**
Low Flood Risk, Lower Income
- STABLE (9.6%)**
Low Flood Risk, Higher Income



REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloodrisk

FINDINGS:

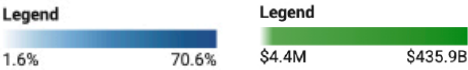
- Today, **6.4% of parcels** in Cumberland County have high flood risk in 2024.
- By 2050, **12.1% of parcels** in Cumberland County (ranked 12th highest) are projected to be at risk, impacting an estimated **10,000 residents** living in high flood zones.
- Approximately **\$1.1 billion in property value** and **\$23.7 million in annual property taxes** are at risk in Cumberland County by 2050.
- Between 2018 and 2023, Cumberland County’s home insurance non-renewal rate increased by **80.5%** (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

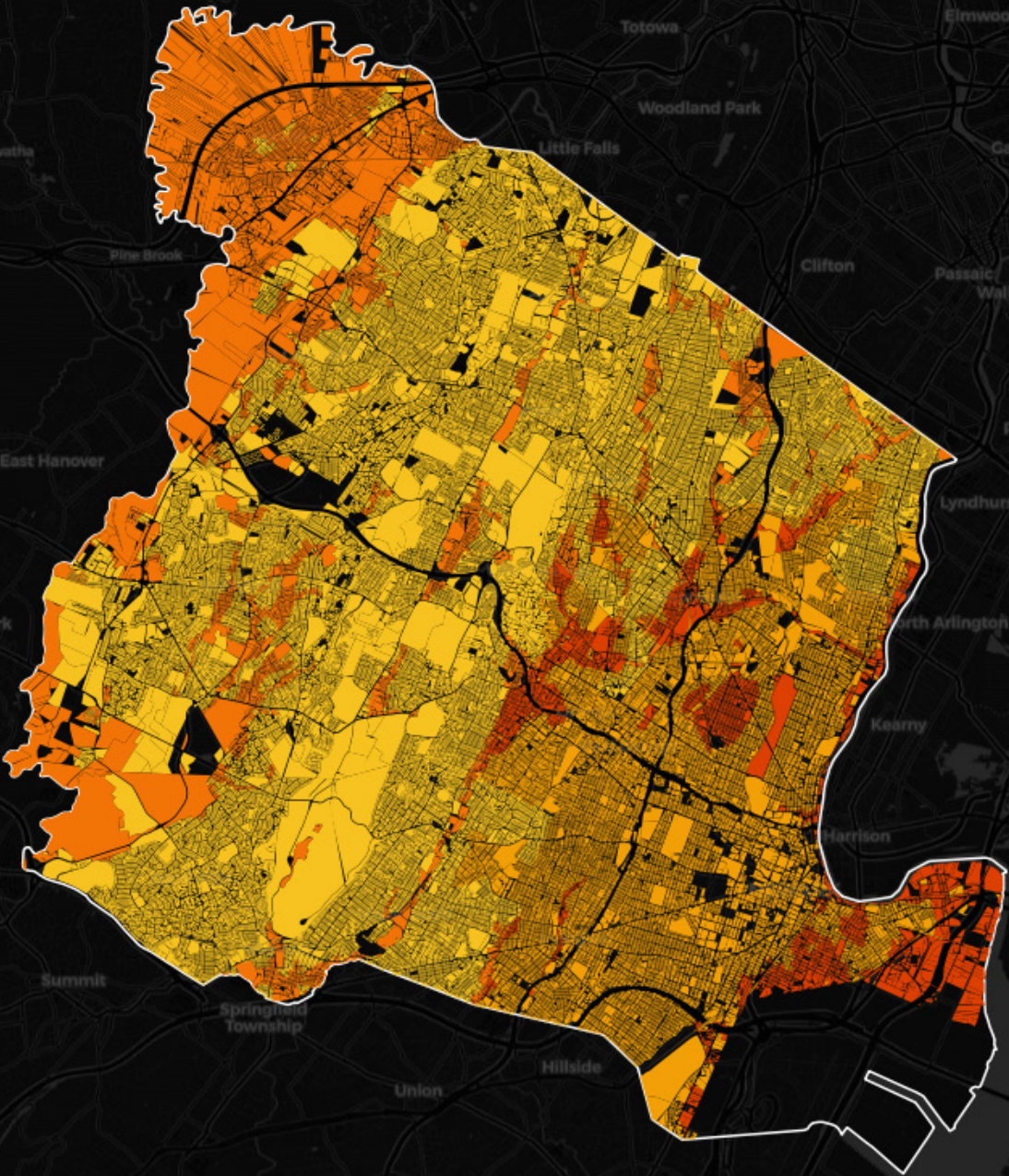
COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B



* 2050 market values and property taxes not adjusted to inflation.

ESSEX COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloodrisk



LEGEND FOR DISPLACEMENT RISK GROUPS

- CRISIS (3.6%)**
High Flood Risk, Lower Income
- EMIGRATING (7.2%)**
High Flood Risk, Higher Income
- DESTINATION (40.1%)**
Low Flood Risk, Lower Income
- STABLE (45%)**
Low Flood Risk, Higher Income

REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloodrisk

FINDINGS:

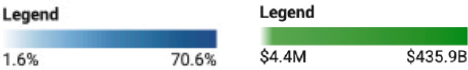
- Today, **3.6% of parcels** in Essex County have high flood risk in 2024.
- By 2050, **14.7% of parcels** in Essex County (ranked 10th highest) are projected to be at risk, impacting an estimated **106,000 residents** living in high flood zones.
- Approximately **\$20.6 billion in property value** and **\$426.3 million in annual property taxes** are at risk in Essex County by 2050.
- Between 2018 and 2023, Essex County’s home insurance non-renewal rate increased by **45.5%** (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

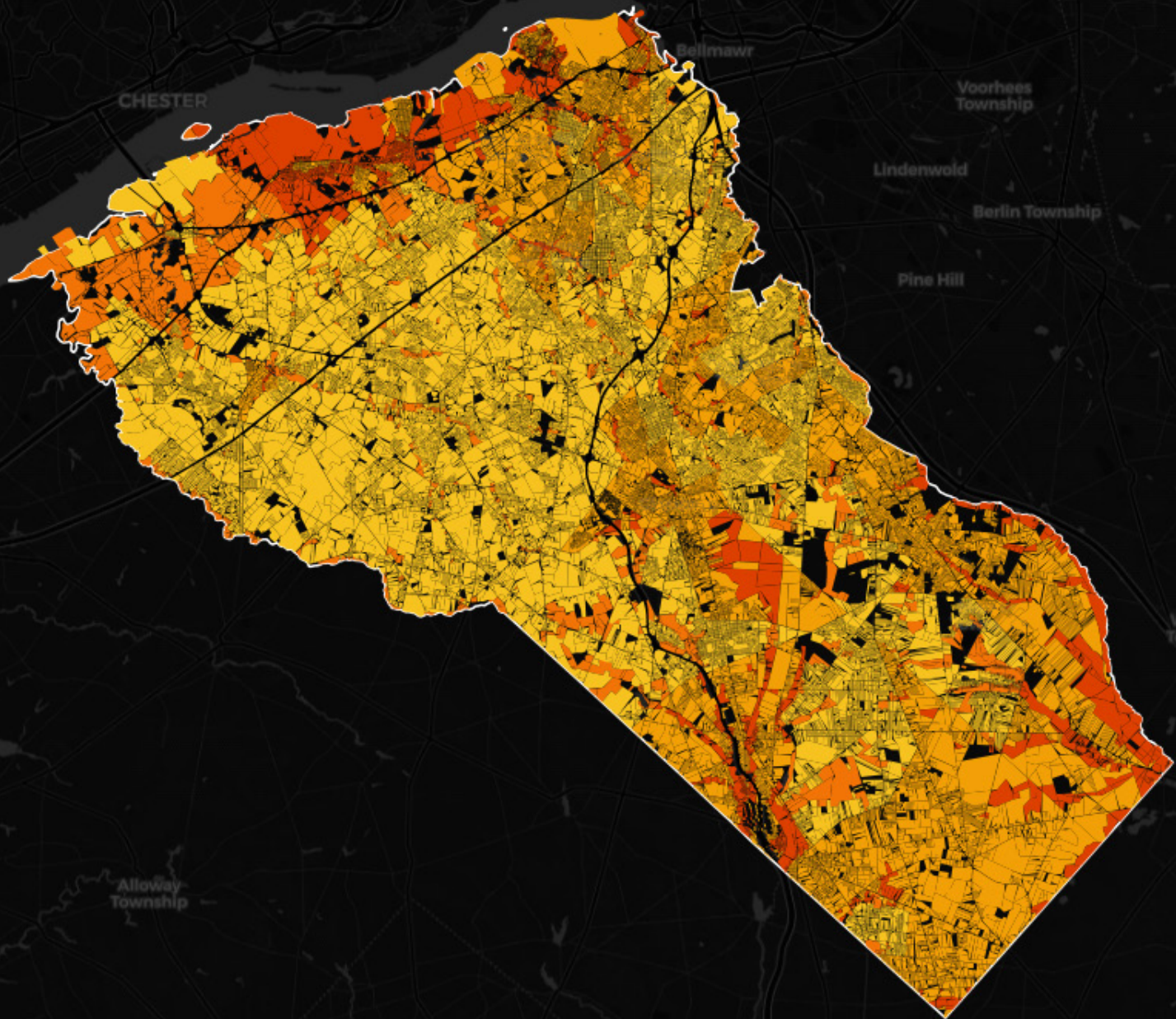
COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B



* 2050 market values and property taxes not adjusted to inflation.

GLOUCESTER COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloordrisk



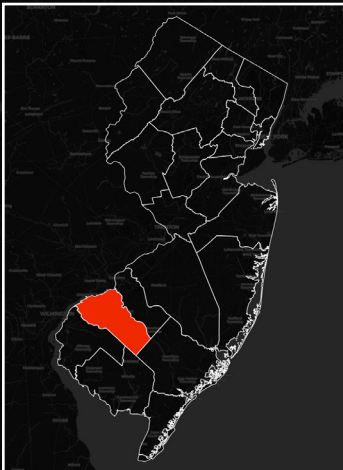
LEGEND FOR DISPLACEMENT RISK GROUPS

- CRISIS (5.6%)
High Flood Risk, Lower Income

EMIGRATING (2.3%)
High Flood Risk, Higher Income

DESTINATION (42.5%)
Low Flood Risk, Lower Income

STABLE (49.5%)
Low Flood Risk, Higher Income



REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloordrisk

FINDINGS:

- Today, **2.7% of parcels** in Gloucester County have high flood risk in 2024.
- By 2050, **7.9% of parcels** in Gloucester County (ranked 19th highest) are projected to be at risk, impacting an estimated **19,000 residents** living in high flood zones.
- Approximately **\$3 billion in property value** and **\$67.2 million in annual property taxes** are at risk in Gloucester County by 2050.
- Between 2018 and 2023, Gloucester County’s home insurance non-renewal rate increased by **22.5%** (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- 1

Fund Resilient Infrastructure to Make Communities Safer: Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- 2

Help Families Move Away from Risk: Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- 3

Be Ready for Short- and Long-Term Migration: Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B

Legend

1.6%

70.6%

Legend

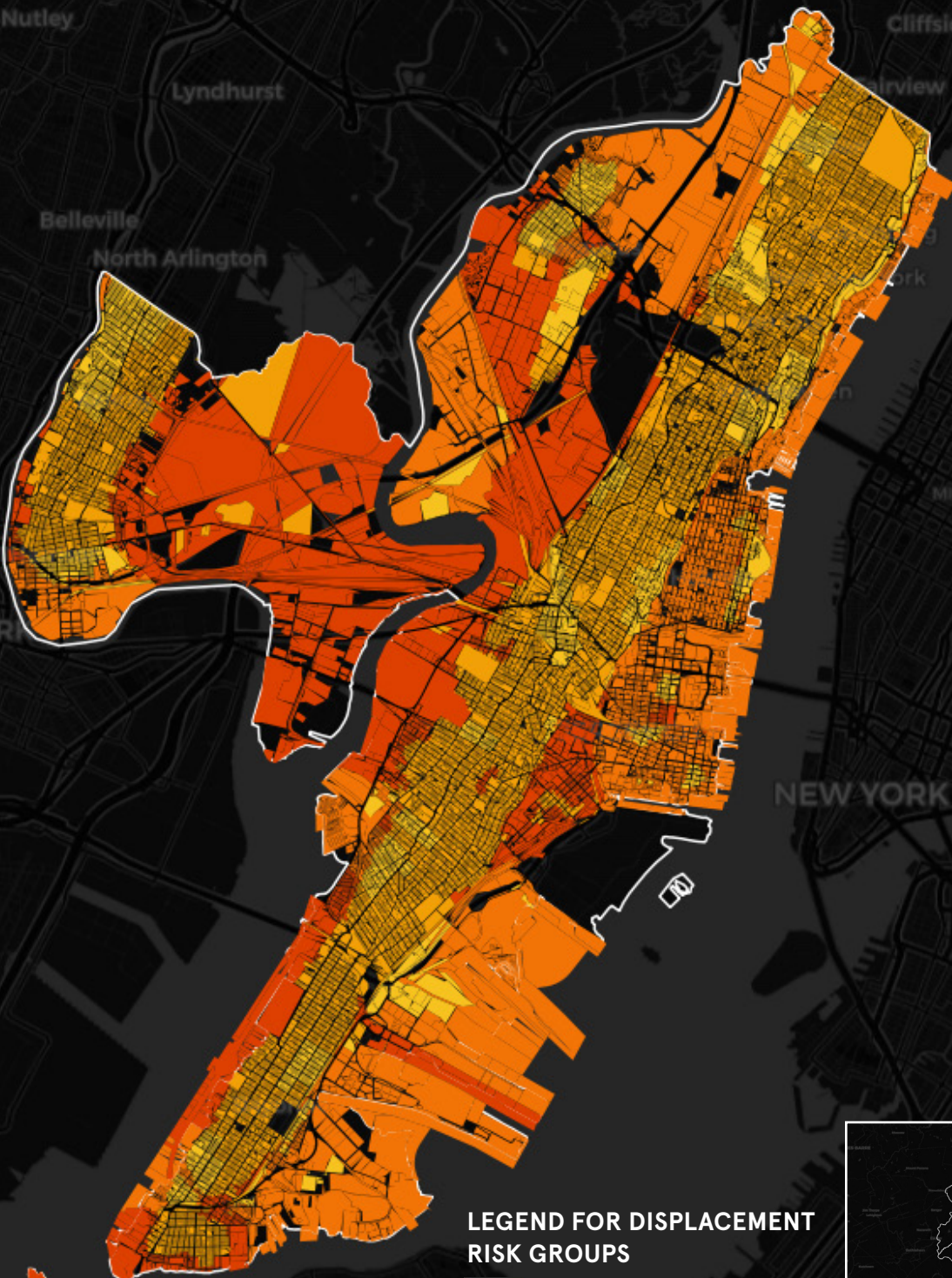
\$4.4M

\$435.9B

* 2050 market values and property taxes not adjusted to inflation.

HUDSON COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloodrisk



LEGEND FOR DISPLACEMENT RISK GROUPS

- CRISIS (5.2%)**
High Flood Risk, Lower Income
- EMIGRATING (26.4%)**
High Flood Risk, Higher Income
- DESTINATION (52.3%)**
Low Flood Risk, Lower Income
- STABLE (15.5%)**
Low Flood Risk, Higher Income

REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloodrisk

FINDINGS:

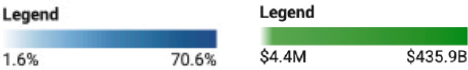
- Today, **22.8% of parcels** in Hudson County have high flood risk in 2024.
- By 2050, **31.7% of parcels** in Hudson County (ranked 5th highest) are projected to be at risk, impacting an estimated **184,000 residents** living in high flood zones.
- Approximately **\$82.4 billion in property value** and **\$914 million in annual property taxes** are at risk in Hudson County by 2050.
- Between 2018 and 2023, Hudson County’s home insurance non-renewal rate increased by **128.5%**, ranking 3rd highest statewide (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B



* 2050 market values and property taxes not adjusted to inflation.

HUNTERDON COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloodrisk



REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloodrisk

FINDINGS:

- Today, **3.5% of parcels** in Hunterdon County have high flood risk in 2024.
- By 2050, **8% of parcels** in Hunterdon County (ranked 18th highest) are projected to be at risk, impacting an estimated **8,000 residents** living in high flood zones.
- Approximately **\$1.6 billion in property value** and **\$34.8 million in annual property taxes** are at risk in Hunterdon County by 2050.
- Between 2018 and 2023, Hunterdon County’s home insurance non-renewal rate increased **90.5%** (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- 1 Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- 2 Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- 3 Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

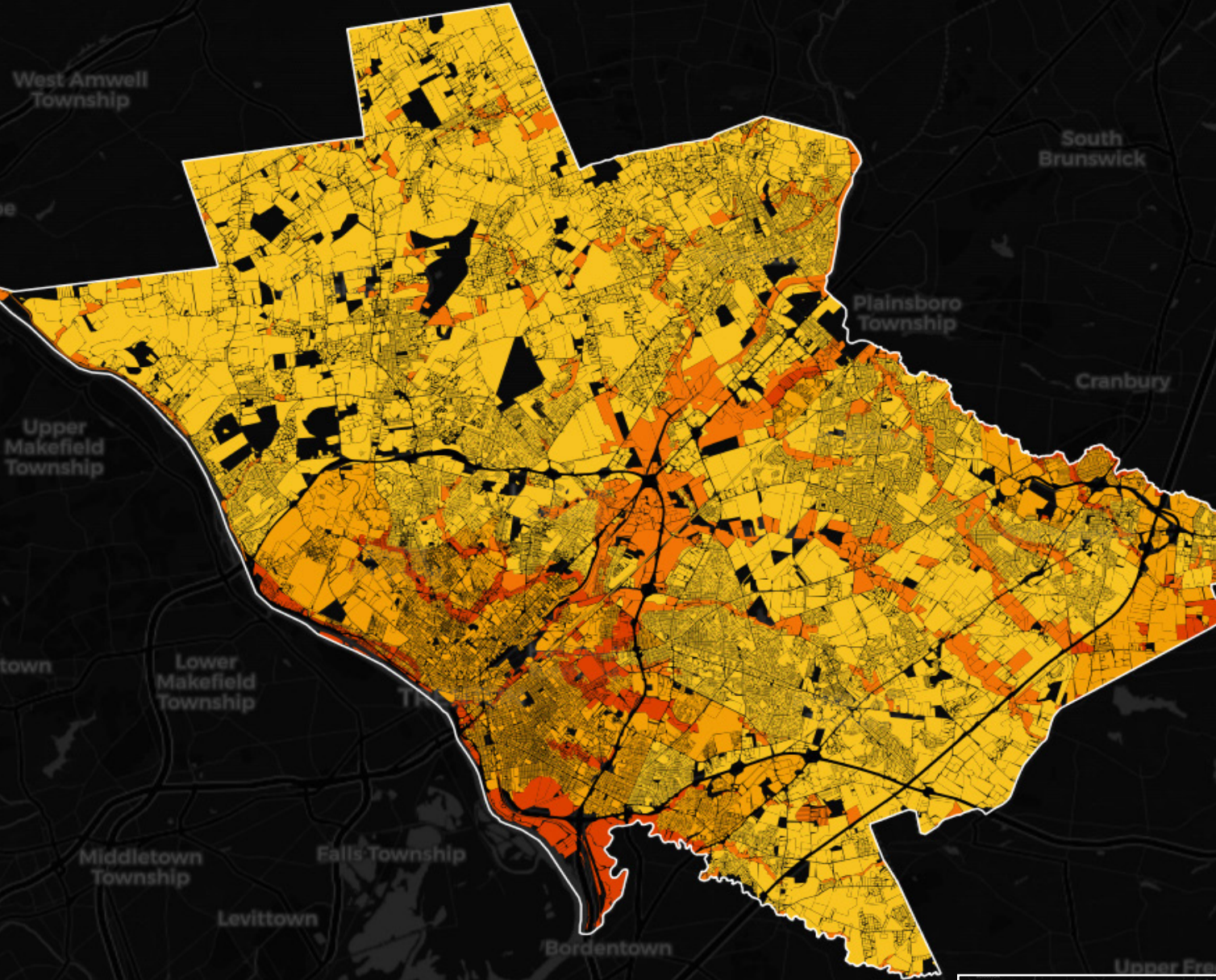
COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B



* 2050 market values and property taxes not adjusted to inflation.

MERCER COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloodrisk



LEGEND FOR DISPLACEMENT RISK GROUPS

- CRISIS (4.2%)**
High Flood Risk, Lower Income
- EMIGRATING (3%)**
High Flood Risk, Higher Income
- DESTINATION (41.8%)**
Low Flood Risk, Lower Income
- STABLE (50.3%)**
Low Flood Risk, Higher Income

REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloodrisk

FINDINGS:

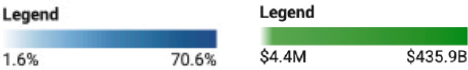
- Today, **2.7% of parcels** in Mercer County have high flood risk in 2024.
- By 2050, **7.3% of parcels** in Mercer County (ranked 20th highest) are projected to be at risk, impacting an estimated **26,000 residents** living in high flood zones.
- Approximately **\$5.4 billion in property value and \$92.4 million in annual property taxes** are at risk in Mercer County by 2050.
- Between 2018 and 2023, Mercer County’s home insurance non-renewal rate increased **41.5%** (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

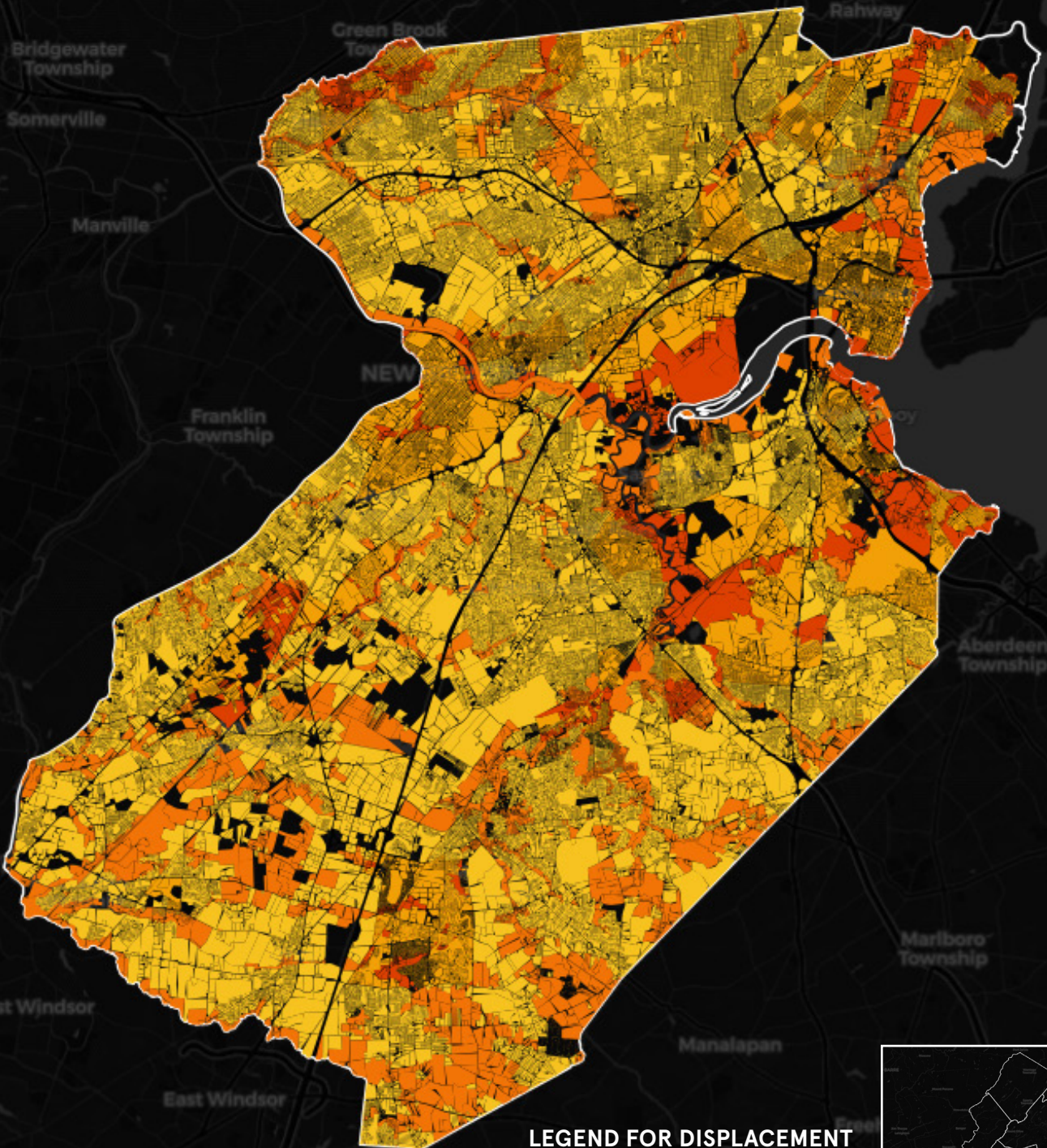
COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B



* 2050 market values and property taxes not adjusted to inflation.

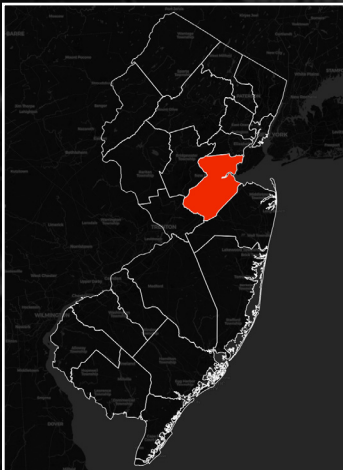
MIDDLESEX COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloodrisk



LEGEND FOR DISPLACEMENT RISK GROUPS

- CRISIS (3.5%)**
High Flood Risk, Lower Income
- EMIGRATING (5.9%)**
High Flood Risk, Higher Income
- DESTINATION (26.9%)**
Low Flood Risk, Lower Income
- STABLE (63.5%)**
Low Flood Risk, Higher Income



REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloodrisk

FINDINGS:

- Today, **3.3% of parcels** in Middlesex County have high flood risk in 2024.
- By 2050, **9.5% of parcels** in Middlesex County (ranked 15th highest) are projected to be at risk, impacting an estimated **71,000 residents** living in high flood zones.
- Approximately **\$14.7 billion in property value** and **\$317.8 million in annual property taxes** are at risk in Middlesex County by 2050.
- Between 2018 and 2023, Middlesex County’s home insurance non-renewal rate increased **101.4 %**, ranking 5th highest statewide (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B

Legend

1.6%70.6%

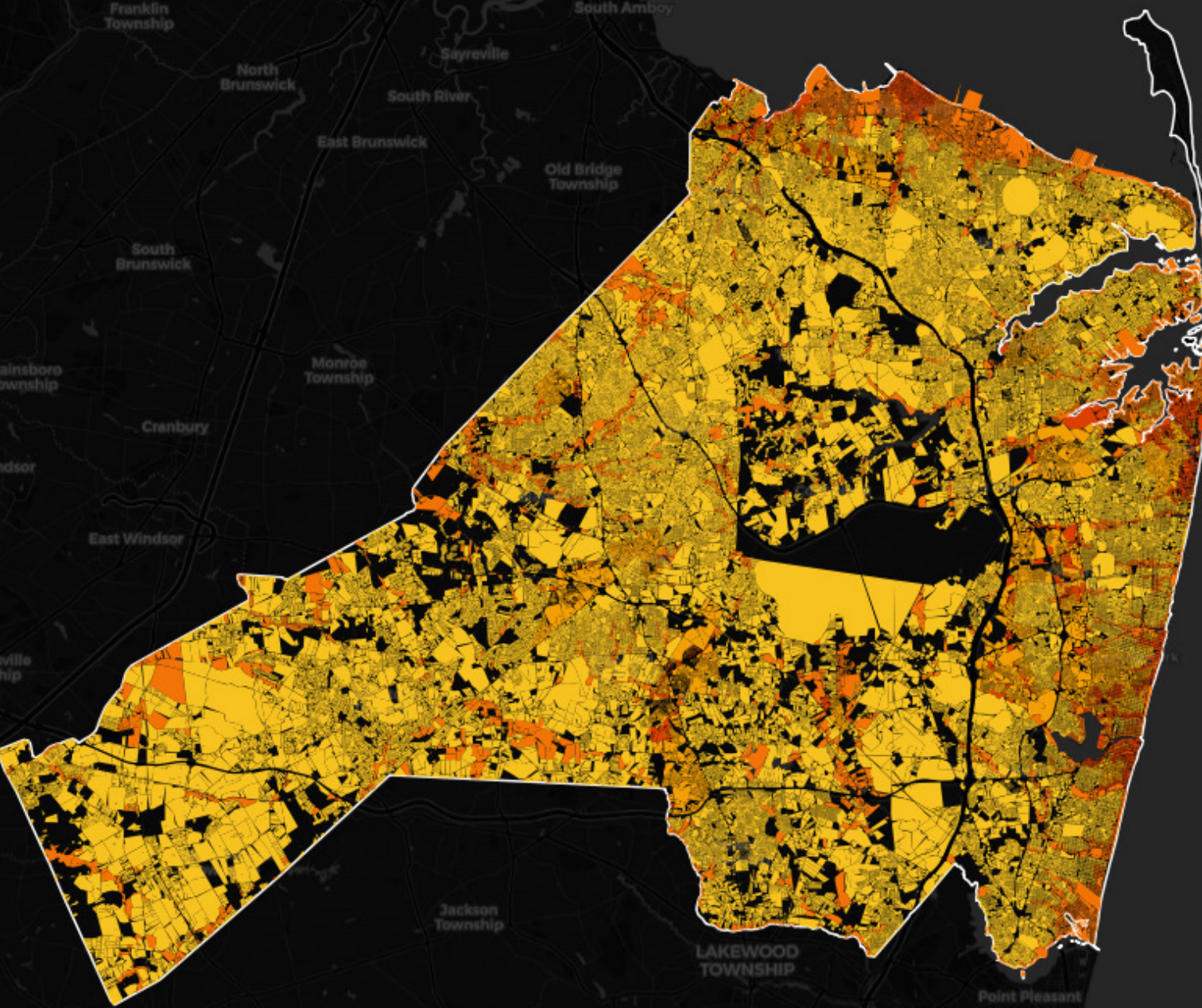
Legend

\$4.4M\$435.9B

* 2050 market values and property taxes not adjusted to inflation.

MONMOUTH COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloodrisk



LEGEND FOR DISPLACEMENT RISK GROUPS

- CRISIS (5.9%)**
High Flood Risk, Lower Income
- EMIGRATING (12.6%)**
High Flood Risk, Higher Income
- DESTINATION (16.3%)**
Low Flood Risk, Lower Income
- STABLE (65.2%)**
Low Flood Risk, Higher Income

REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloodrisk

FINDINGS:

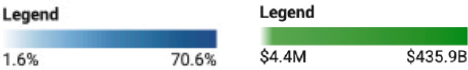
- Today, **9.3% of parcels** in Monmouth County have high flood risk in 2024.
- By 2050, **18.5% of parcels** in Monmouth County (ranked 7th highest) are projected to be at risk, impacting an estimated **99,000 residents** living in high flood zones.
- Approximately **\$33 billion in property value** and **\$415.2 million in annual property taxes** are at risk in Monmouth County by 2050.
- Between 2018 and 2023, Monmouth County’s home insurance non-renewal rate increased **145.2%**, ranking 2nd highest statewide (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

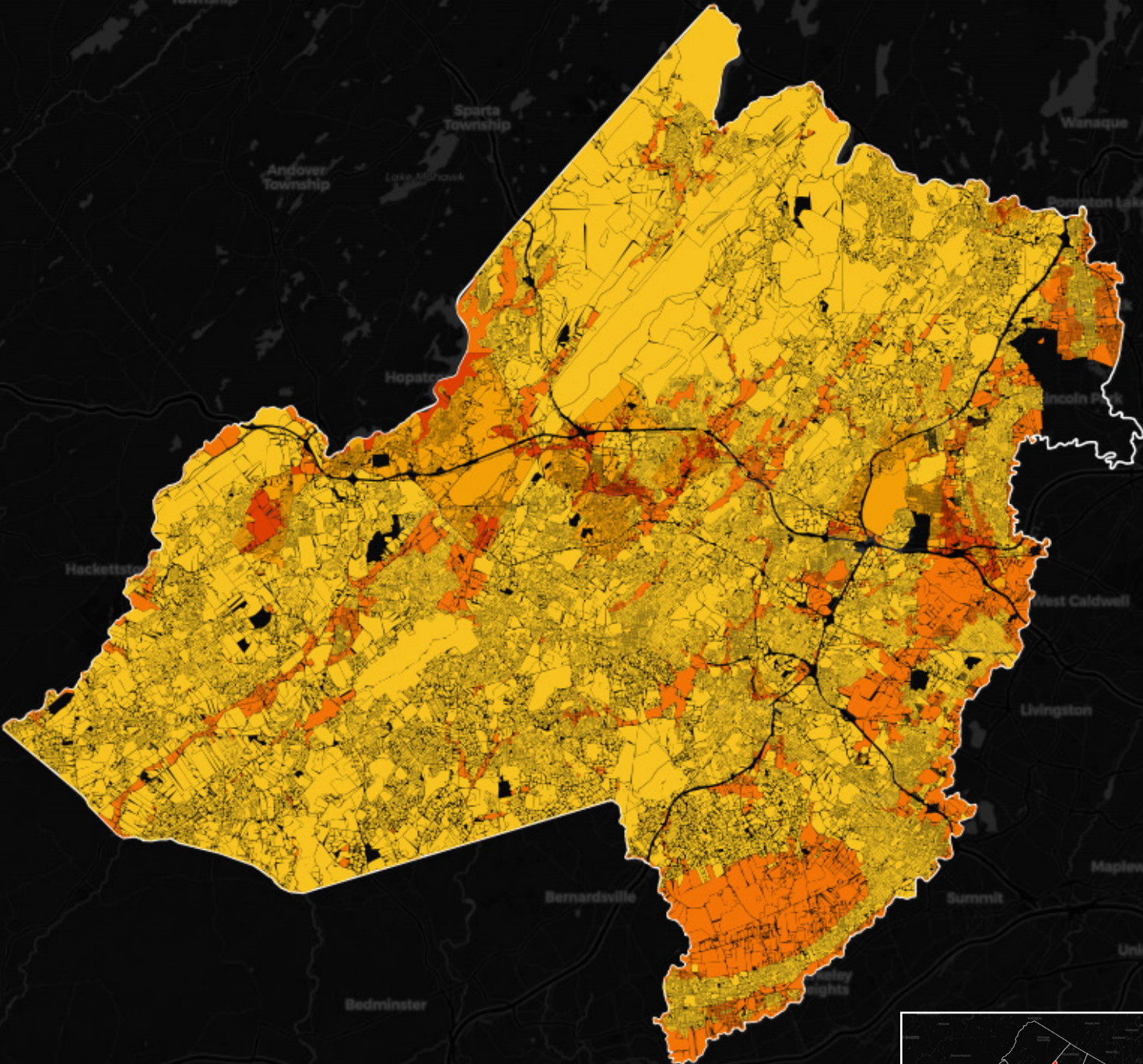
COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B



* 2050 market values and property taxes not adjusted to inflation.

MORRIS COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njflooderisk



LEGEND FOR DISPLACEMENT RISK GROUPS

- CRISIS (2%)**
High Flood Risk, Lower Income
- EMIGRATING (9%)**
High Flood Risk, Higher Income
- DESTINATION (14.2%)**
Low Flood Risk, Lower Income
- STABLE (74.5%)**
Low Flood Risk, Higher Income

REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njflooderisk

FINDINGS:

- Today, **4.2% of parcels** in Morris County have high flood risk in 2024.
- By 2050, **11% of parcels** in Morris County (ranked 13th highest) are projected to be at risk, impacting an estimated **52,000 residents** living in high flood zones.
- Approximately **\$12.5 billion in property value** and **\$217 million in annual property taxes** are at risk in Morris County by 2050.
- Between 2018 and 2023, Morris County’s home insurance non-renewal rate increased **53%** (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B

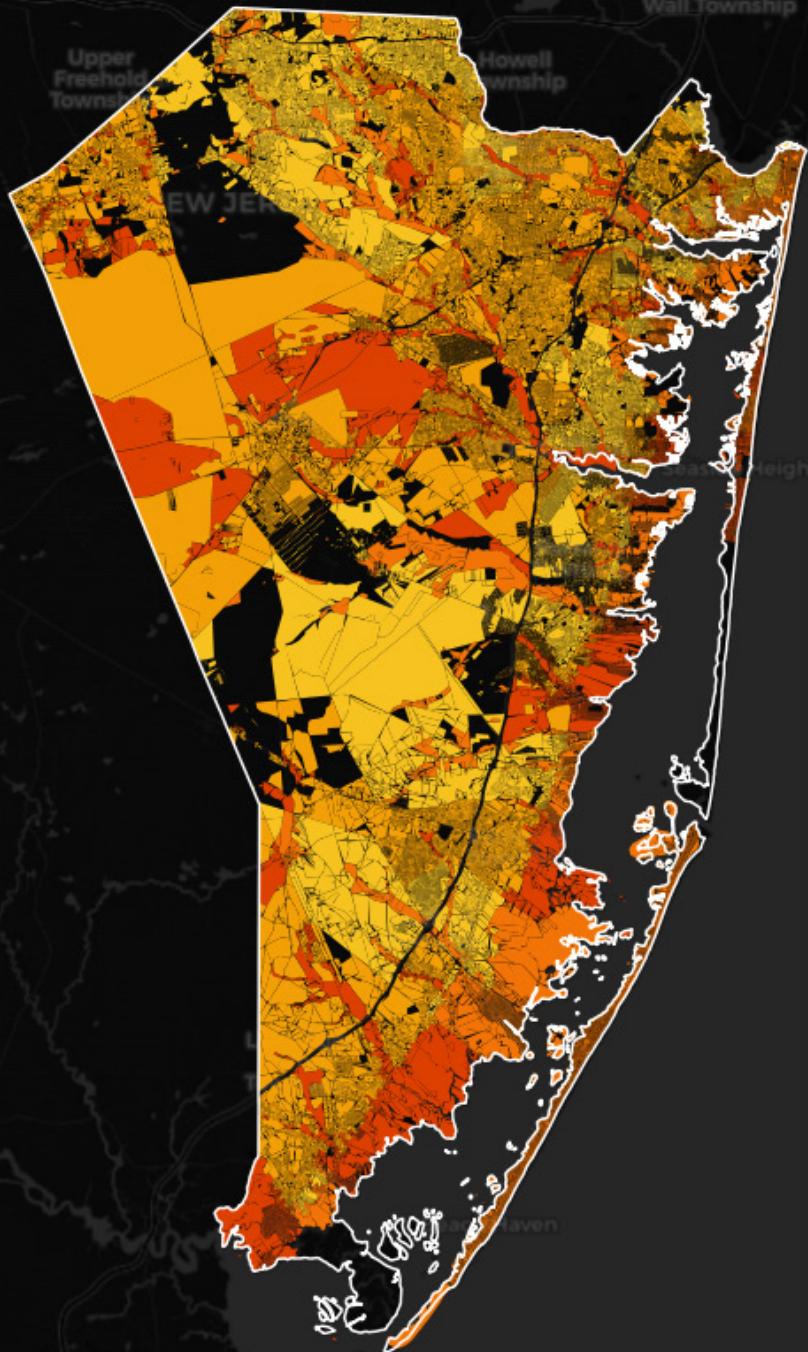
Legend

Legend

* 2050 market values and property taxes not adjusted to inflation.

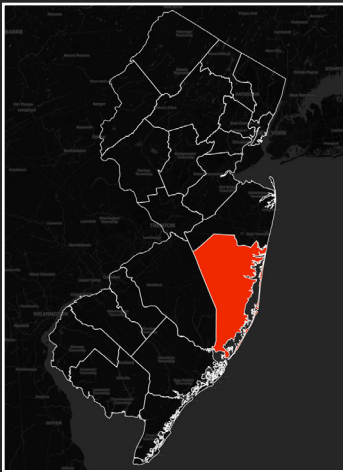
OCEAN COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloodrisk



LEGEND FOR DISPLACEMENT RISK GROUPS

- CRISIS (13.4%)**
High Flood Risk, Lower Income
- EMIGRATING (20.3%)**
High Flood Risk, Higher Income
- DESTINATION (45.2%)**
Low Flood Risk, Lower Income
- STABLE (20.4%)**
Low Flood Risk, Higher Income



REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloodrisk

FINDINGS:

- Today, **25.8% of parcels** in Ocean County have high flood risk in 2024.
- By 2050, **34.3% of parcels** in Ocean County (ranked 4th highest) are projected to be at risk, impacting an estimated 102000 residents living in high flood zones.
- Approximately **\$78.9 billion in property value and \$832.6 million in annual property taxes** are at risk in Ocean County by 2050.
- Between 2018 and 2023, Ocean County’s home insurance non-renewal rate increased **99.8%** (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B

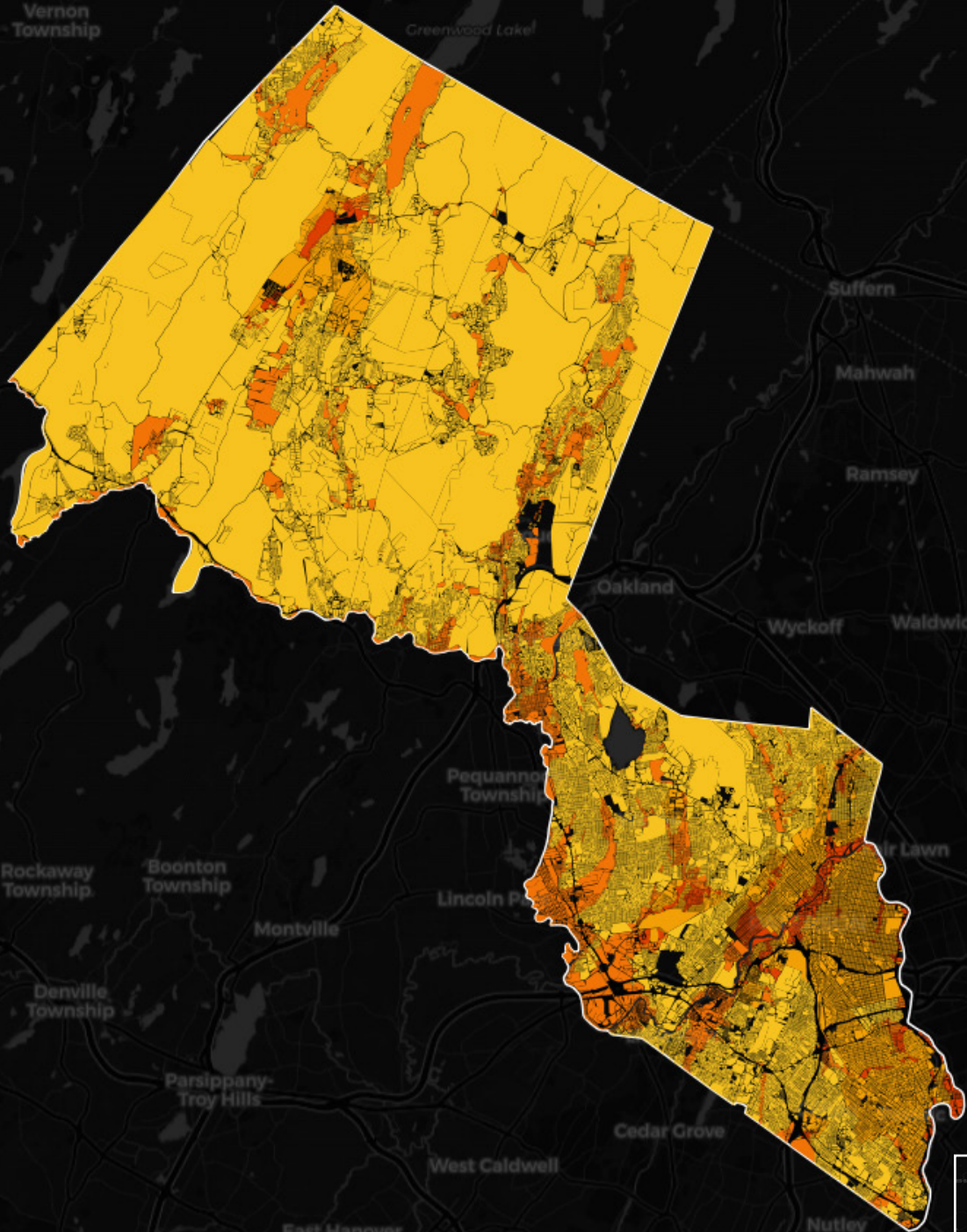
Legend

Legend

* 2050 market values and property taxes not adjusted to inflation.

PASSAIC COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloordrisk



LEGEND FOR DISPLACEMENT RISK GROUPS

- CRISIS (4.5%)**
High Flood Risk, Lower Income
- EMIGRATING (10.4%)**
High Flood Risk, Higher Income
- DESTINATION (35.6%)**
Low Flood Risk, Lower Income
- STABLE (49.5%)**
Low Flood Risk, Higher Income

REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloordrisk

FINDINGS:

- Today, **5.2% of parcels** in Passaic County have high flood risk in 2024.
- By 2050, **14.9% of parcels** in Passaic County (ranked 9th highest) are projected to be at risk, impacting an estimated **59,000 residents** living in high flood zones.
- Approximately **\$10.1 billion in property value** and **\$243.8 million in annual property taxes** are at risk in Passaic County by 2050.
- Between 2018 and 2023, Passaic County’s home insurance non-renewal rate increased **71.3%** (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

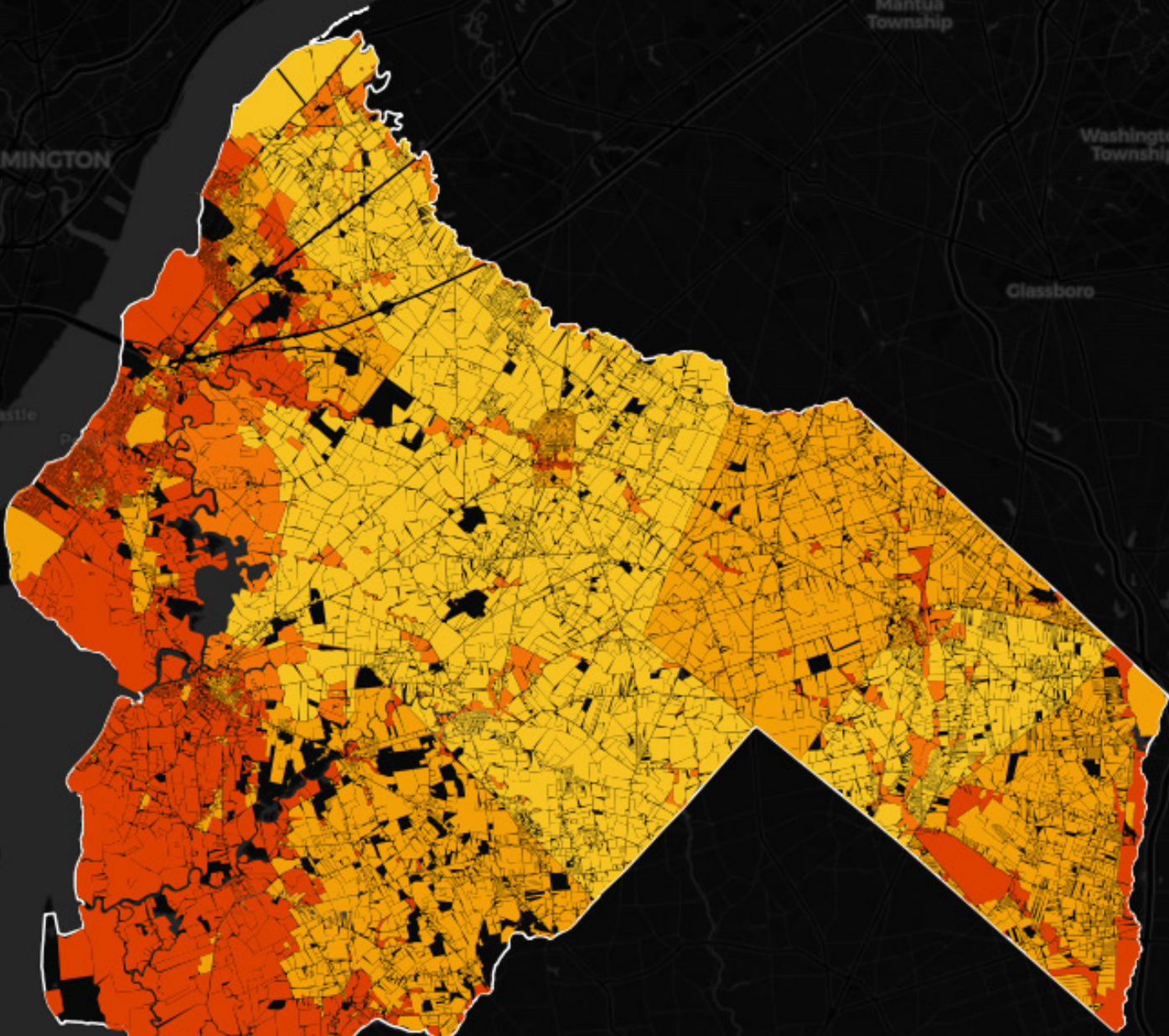
COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B



* 2050 market values and property taxes not adjusted to inflation.

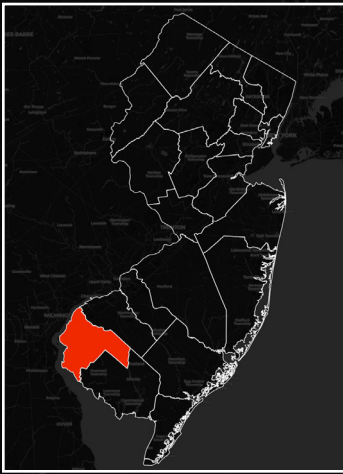
SALEM COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloodrisk



LEGEND FOR DISPLACEMENT RISK GROUPS

- CRISIS (32.2%)**
High Flood Risk, Lower Income
- EMIGRATING (2.9%)**
High Flood Risk, Higher Income
- DESTINATION (38.6%)**
Low Flood Risk, Lower Income
- STABLE (23.2%)**
Low Flood Risk, Higher Income



REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloodrisk

FINDINGS:

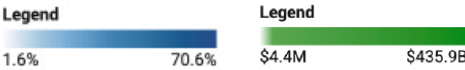
- Today, **20.5% of parcels** in Salem County have high flood risk in 2024.
- By 2050, **37.1% of parcels** in Salem County (ranked 3rd highest) are projected to be at risk, impacting an estimated **21,000 residents** living in high flood zones.
- Approximately **\$2.5 billion in property value** and **\$69.1 million in annual property taxes** are at risk in Salem County by 2050.
- Between 2018 and 2023, Salem County’s home insurance non-renewal rate increased **9.2%** (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

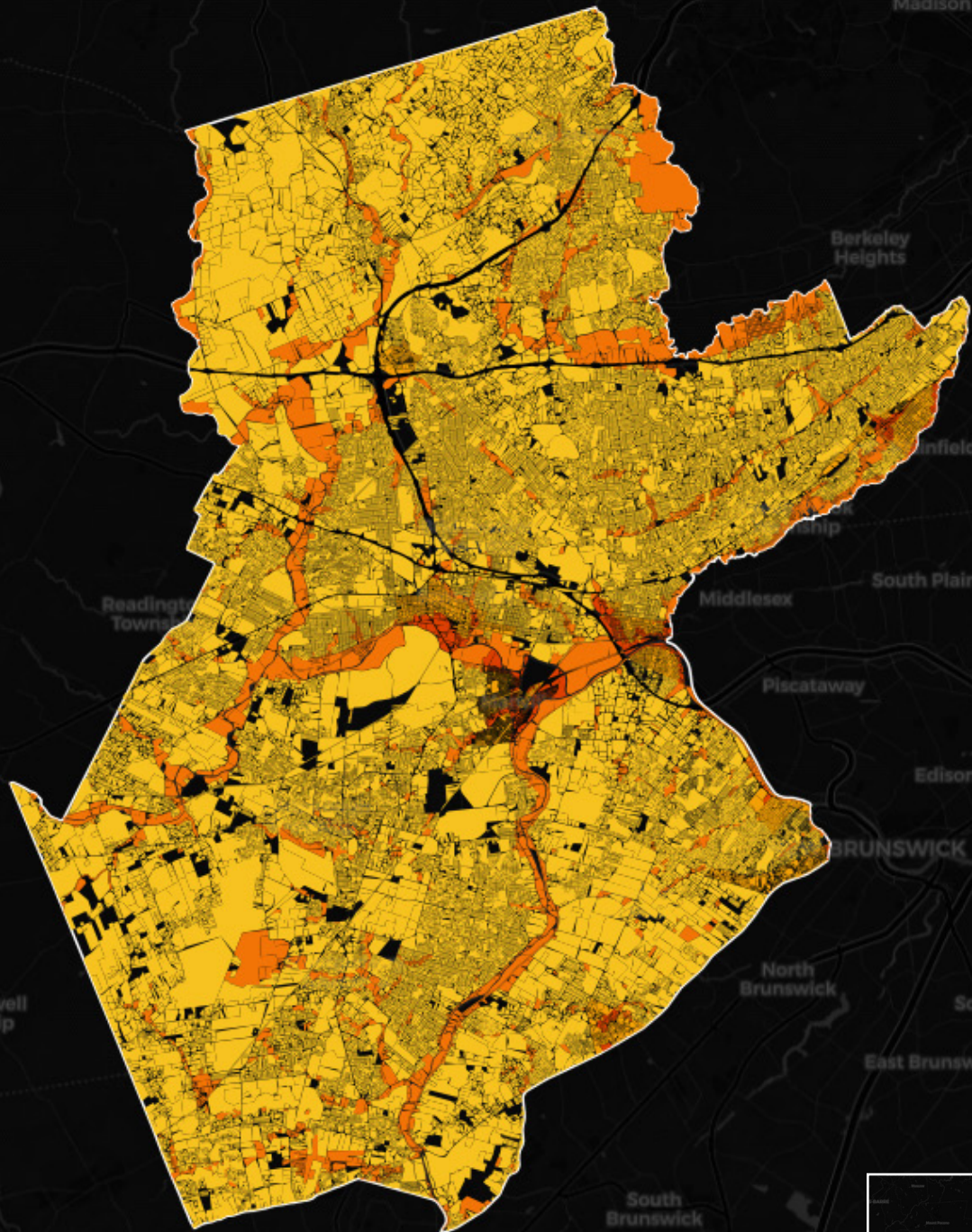
COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B



* 2050 market values and property taxes not adjusted to inflation.

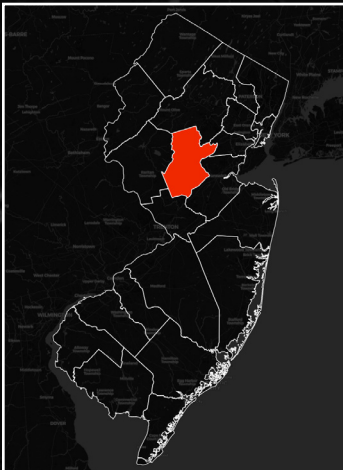
SOMERSET COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloodrisk



LEGEND FOR DISPLACEMENT RISK GROUPS

- CRISIS (2.8%)**
High Flood Risk, Lower Income
- EMIGRATING (5.6%)**
High Flood Risk, Higher Income
- DESTINATION (13.1%)**
Low Flood Risk, Lower Income
- STABLE (78.5%)**
Low Flood Risk, Higher Income



REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloodrisk

FINDINGS:

- Today, **2.9% of parcels** in Somerset County have high flood risk in 2024.
- By 2050, **8.4% of parcels** in Somerset County (ranked 17th highest) are projected to be at risk, impacting an estimated **27,000 residents** living in high flood zones.
- Approximately **\$5.4 billion in property value** and **\$101.4 million in annual property taxes** are at risk in Somerset County by 2050.
- Between 2018 and 2023, Somerset County’s home insurance non-renewal rate increased **93.5%** (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- 1 Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- 2 Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- 3 Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B

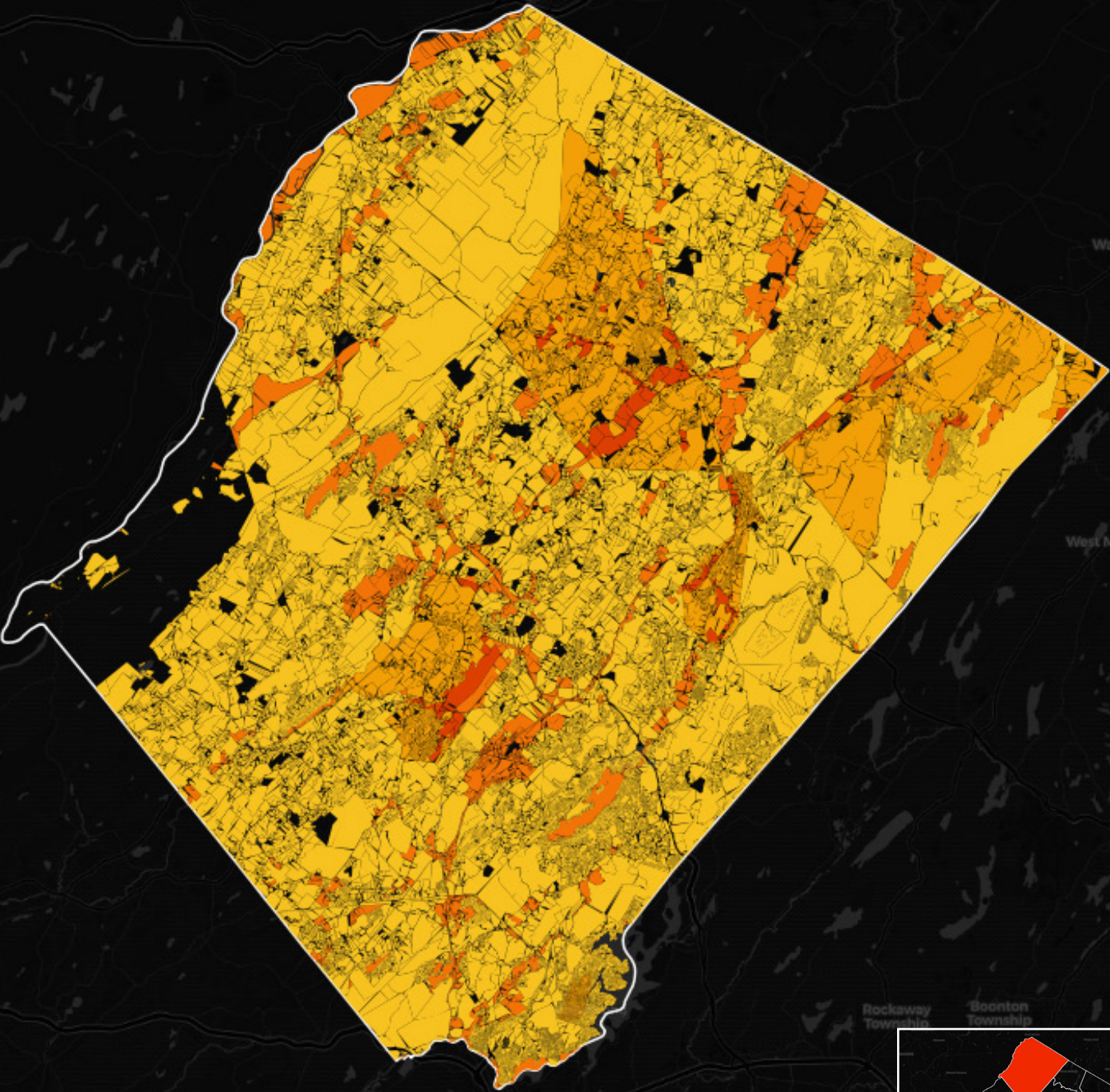
Legend

Legend

* 2050 market values and property taxes not adjusted to inflation.

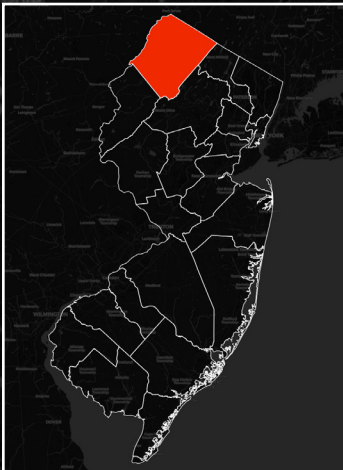
SUSSEX COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloodrisk



LEGEND FOR DISPLACEMENT RISK GROUPS

- CRISIS (0.8%)**
High Flood Risk, Lower Income
- EMIGRATING (5.5%)**
High Flood Risk, Higher Income
- DESTINATION (21.3%)**
Low Flood Risk, Lower Income
- STABLE (72.4%)**
Low Flood Risk, Higher Income



REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloodrisk

FINDINGS:

- Today, **1.6% of parcels** in Sussex County have high flood risk in 2024.
- By 2050, **6.2% of parcels** in Sussex County (ranked 21th highest) are projected to be at risk, impacting an estimated **8,000 residents** living in high flood zones.
- Approximately **\$1.4 billion in property value** and **\$31.4 million in annual property taxes** are at risk in Sussex County by 2050.
- Between 2018 and 2023, Sussex County’s home insurance non-renewal rate increased **39.3%** (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- 1 Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- 2 Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- 3 Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B

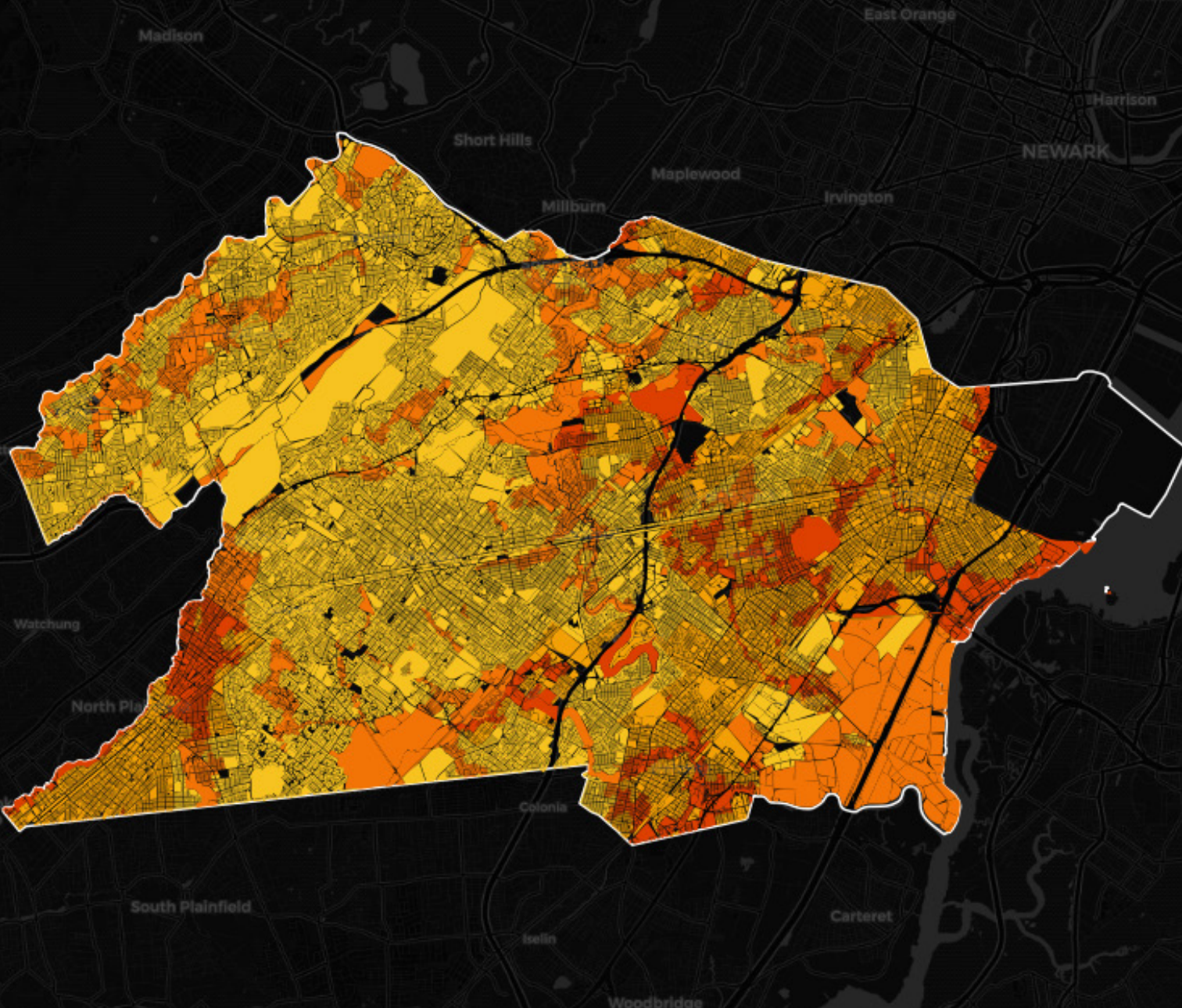
Legend

Legend

* 2050 market values and property taxes not adjusted to inflation.

UNION COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloodrisk



LEGEND FOR DISPLACEMENT RISK GROUPS

- CRISIS (9.3%)**
High Flood Risk, Lower Income
- EMIGRATING (9.2%)**
High Flood Risk, Higher Income
- DESTINATION (33.4%)**
Low Flood Risk, Lower Income
- STABLE (47.9%)**
Low Flood Risk, Higher Income

REBUILD
BY
DESIGN

NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloodrisk

FINDINGS:

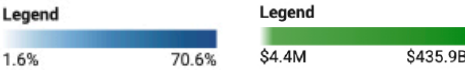
- Today, **5.3% of parcels** in Union County have high flood risk in 2024.
- By 2050, **18.7% of parcels** in Union County (ranked 6th highest) are projected to be at risk, impacting an estimated **106,000 residents** living in high flood zones.
- Approximately **\$15.1 billion in property value** and **\$428.8 million in annual property taxes** are at risk in Union County by 2050.
- Between 2018 and 2023, Union County’s home insurance non-renewal rate increased **45.7%** (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

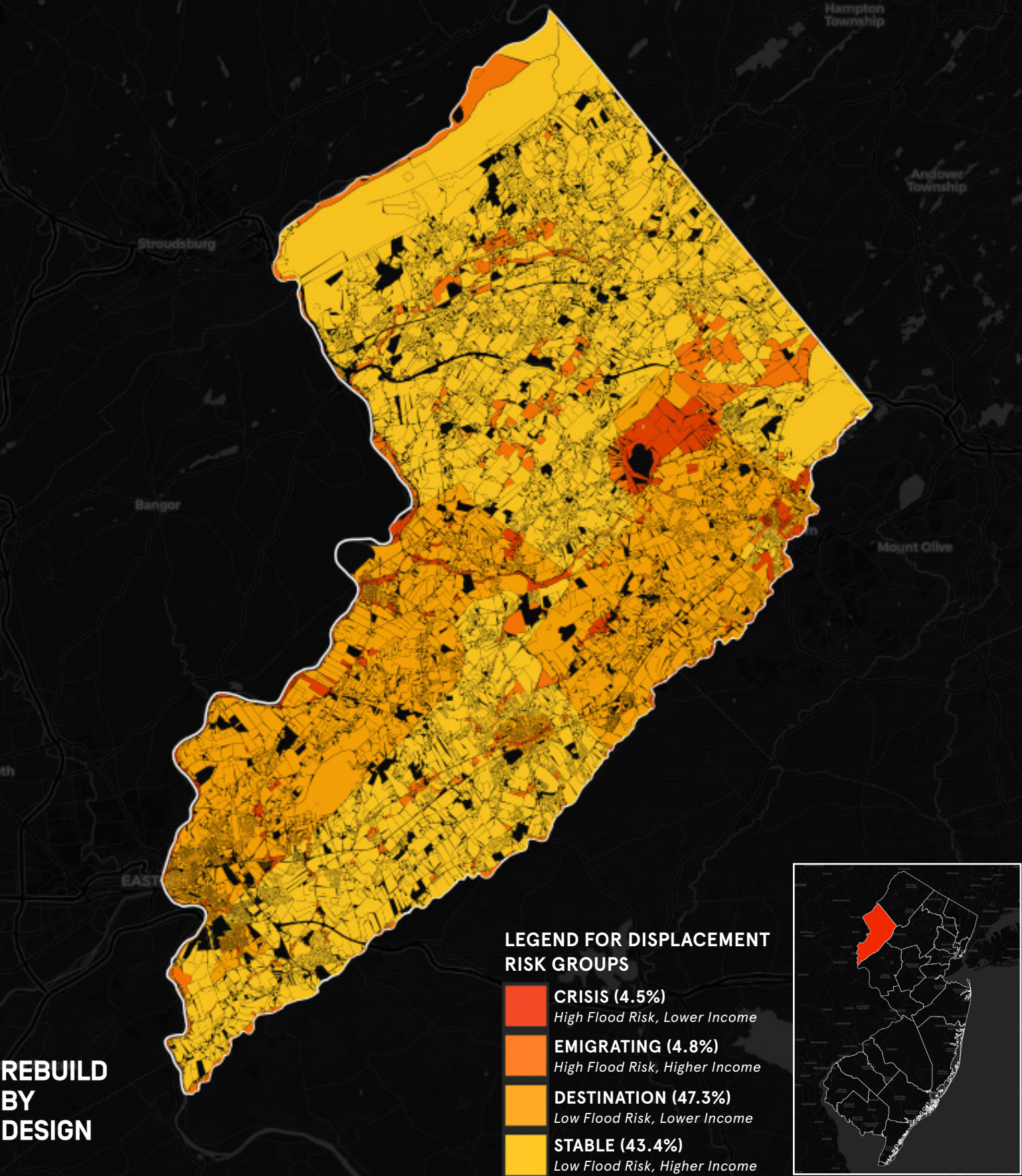
COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B



* 2050 market values and property taxes not adjusted to inflation.

WARREN COUNTY, NJ

Flood Displacement in New Jersey: Each parcel is classified into one of four displacement risk groups based on income and property value, showing who is most likely to need to relocate, and where they are likely to move. To see statewide or county data, please visit bit.ly/njfloordrisk



NJ FLOOD RISK = FINANCIAL RISK

Rebuild by Design analyzed parcel-level data to understand how flooding could impact people, property, and public budgets across New Jersey. Each of the state’s 3.4 million parcels was assessed for flood risk, property value, and household income, helping to identify which communities face the highest risk and the fewest resources to adapt. To learn more about the methodology and data sources, visit bit.ly/njfloordrisk

FINDINGS:

- Today, **4% of parcels** in Warren County have high flood risk in 2024.
- By 2050, **9.3% of parcels** in Warren County (ranked 16th highest) are projected to be at risk, impacting an estimated **9,000 residents** living in high flood zones.
- Approximately **\$1.2 billion in property value** and **\$27.6 million in annual property taxes** are at risk in Warren County by 2050.
- Between 2018 and 2023, Warren County’s home insurance non-renewal rate increased **73.7%** (Senate Budget Committee, 2024).

RECOMMENDATIONS:

- Fund Resilient Infrastructure to Make Communities Safer:** Create dedicated state funding—such as a bond act or insurance surcharge—to prepare for flooding, storm damage, and rising insurance costs.
- Help Families Move Away from Risk:** Grow the Blue Acres program to help families leave high-flood zones and restore floodplains through strategic land acquisition.
- Be Ready for Short- and Long-Term Migration:** Develop statewide strategies to support displaced residents with housing, jobs, and services in safer, lower-risk communities.

HIGH FLOOD RISK WITH PROPERTY VALUE AND TAX EXPOSURE BY COUNTY (2024 VS. 2050):

COUNTY	PARCELS AT RISK IN 2024	PARCELS AT RISK IN 2050	2024 PROPERTY VALUE AT RISK	2024 ANNUAL PROPERTY TAX AT RISK	2050 PROPERTY VALUE AT RISK*	2050 ANNUAL PROPERTY TAX AT RISK*
ATLANTIC	30.4%	38.7%	\$22.8B	\$269.7M	\$26.5B	\$333.1M
BERGEN	5.6%	12.5%	\$20.8B	\$301.1M	\$40.3B	\$657.4M
BURLINGTON	5.4%	16.8%	\$2.1B	\$45.3M	\$8.2B	\$185.4M
CAMDEN	3.4%	9.5%	\$1.5B	\$26.1M	\$4.0B	\$88.4M
CAPE MAY	56.1%	70.6%	\$55.4B	\$347.8M	\$68.2B	\$437.1M
CUMBERLAND	6.4%	12.1%	\$424.7M	\$8.4M	\$1.1B	\$23.7M
ESSEX	3.6%	14.7%	\$6.6B	\$110.4M	\$20.6B	\$426.3M
GLOUCESTER	2.7%	7.9%	\$939.2M	\$19.8M	\$3.0B	\$67.2M
HUDSON	22.8%	31.7%	\$62.6B	\$684.8M	\$82.4B	\$914.0M
HUNTERDON	3.5%	8.0%	\$550.7M	\$11.3M	\$1.6B	\$34.8M
MERCER	2.7%	7.3%	\$1.8B	\$32.1M	\$5.4B	\$92.4M
MIDDLESEX	3.3%	9.5%	\$5.0B	\$109.9M	\$14.7B	\$317.8M
MONMOUTH	9.3%	18.5%	\$14.5B	\$189.0M	\$33.0B	\$415.2M
MORRIS	4.2%	11.0%	\$4.3B	\$65.3M	\$12.5B	\$217.0M
OCEAN	25.8%	34.3%	\$66.1B	\$667.9M	\$78.9B	\$832.6M
PASSAIC	5.2%	14.9%	\$3.5B	\$79.7M	\$10.1B	\$243.8M
SALEM	20.5%	37.1%	\$1.2B	\$36.1M	\$2.5B	\$69.1M
SOMERSET	2.9%	8.4%	\$1.7B	\$29.3M	\$5.4B	\$101.4M
SUSSEX	1.6%	6.2%	\$261.5M	\$4.4M	\$1.4B	\$31.4M
UNION	5.3%	18.7%	\$5.2B	\$122.6M	\$15.1B	\$428.8M
WARREN	4.0%	9.3%	\$322.3M	\$7.6M	\$1.2B	\$27.6M
TOTAL	9.2%	16.4%	\$277.7B	\$3.2B	435.9B	5.9B

Legend

1.6%70.6%

Legend

\$4.4M\$435.9B

* 2050 market values and property taxes not adjusted to inflation.