

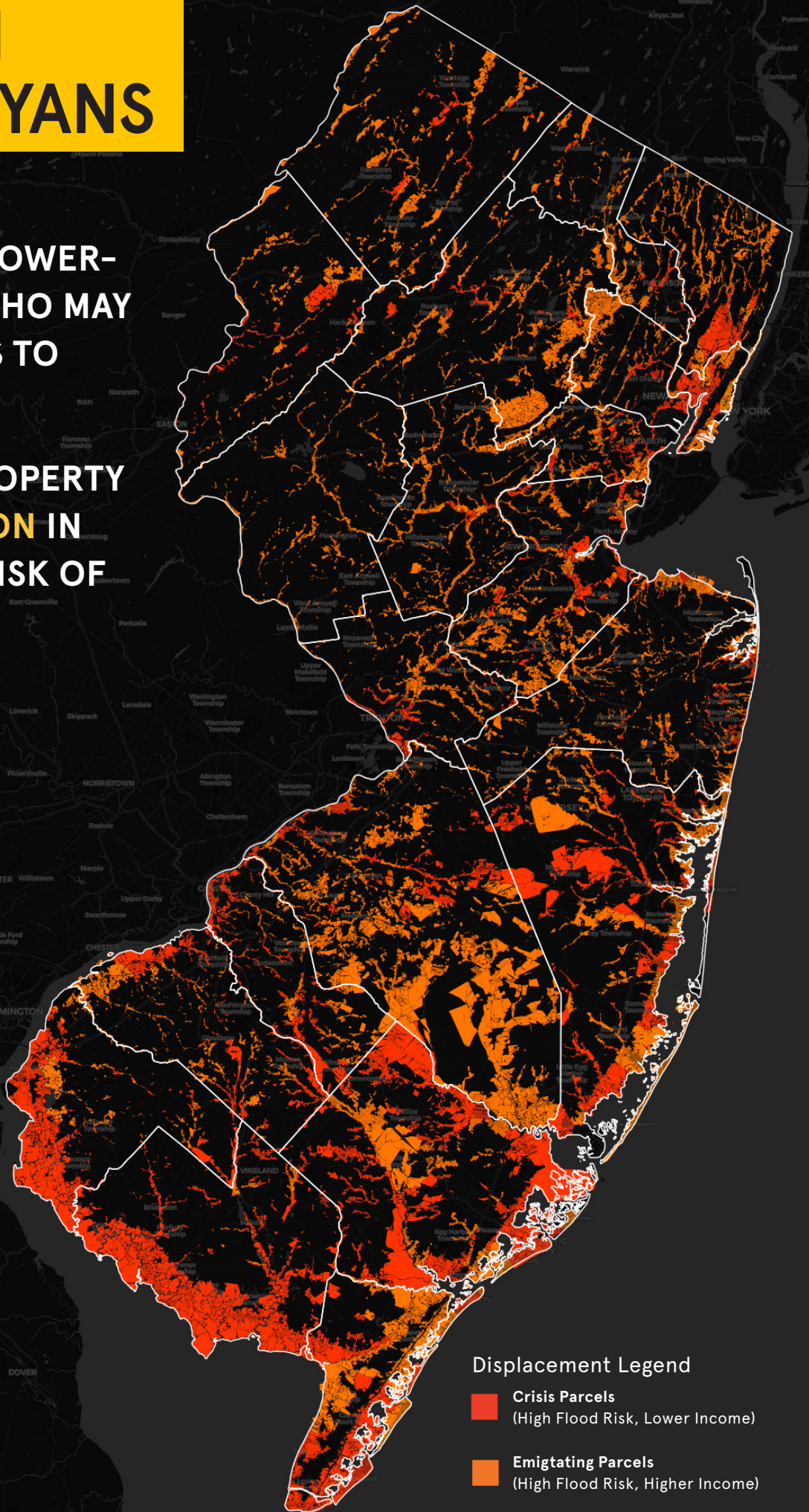
1.3 MILLION NEW JERSEYANS

AT RISK OF FLOODING INCLUDING 650,000 LOWER-INCOME RESIDENTS WHO MAY LACK THE RESOURCES TO RELOCATE.

\$435.9 BILLION OF PROPERTY VALUE AND \$5.9 BILLION IN PROPERTY TAXES AT RISK OF FLOODING BY 2050.

REBUILD BY DESIGN

Learn more: bit.ly/njfloodrisk



Displacement Legend

■ Crisis Parcels
(High Flood Risk, Lower Income)

■ Emigrating Parcels
(High Flood Risk, Higher Income)

INJ 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:

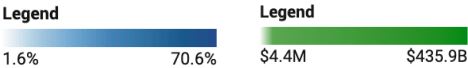
- By 2050, 565K properties (16.4% statewide) will face high flood risk, putting **\$435.9 billion in property value at risk**.
- These high-risk parcels currently generate **\$5.9 billion in annual property tax revenue**. As flooding worsens, the loss of this revenue could strain public budgets and local services.
- 1.3 million New Jerseyans** live on properties that overlap with the 2050 100-year floodplain, including 650K lower-income residents who may need support to relocate.
- Cape May County has one of the highest projected property values at risk**—\$68.2 billion by 2050—and the steepest rise in insurance non-renewals (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.