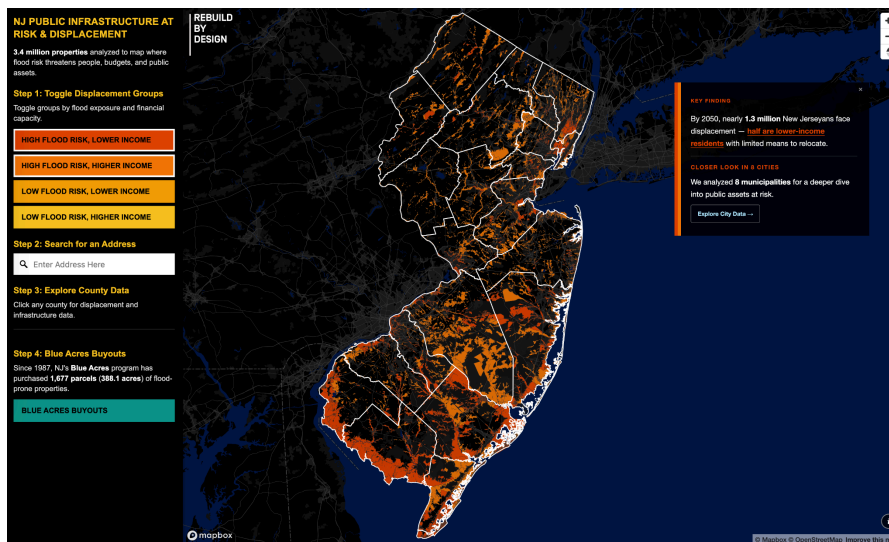


REBUILD BY DESIGN

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A THIRD OF NEW JERSEY'S PUBLIC INFRASTRUCTURE AT FLOOD RISK BY 2050 INCLUDES: SCHOOLS, HOSPITALS, FIRE STATIONS, WASTEWATER TREATMENT FACILITIES

*New Interactive Tools Let Residents Check if Critical Infrastructure
Near their Address is at Risk—400 Assets in Jersey City and 98% in Atlantic City Projected to
Face Flooding by 2050*



NJ Underwater: County level flood risk exposure and displacement

April 8, 2026 | Nearly 1 in 4 of New Jersey's public assets — schools, hospitals, fire stations, and wastewater treatment plants — are located in current flood zones, according to a new analysis from [Rebuild by Design](#). By 2050, that number rises to more than 1 in 3, reflecting a 55% increase. Worsening flood risk threatens both critical public infrastructure and the economy—including \$435.9 billion in property value and \$5.9 billion in annual tax revenue.

For the first time, New Jerseyans can enter their home or business address to see if the infrastructure they depend on is at risk of flooding. [NJ Underwater: Public Infrastructure at Risk](#) includes two interactive tools that map flood exposure across all counties and eight cities, analyzing nearly 19,000

public infrastructure assets, including schools, hospitals, fire stations, police stations, wastewater treatment plants, airports, and contaminated sites. The city-level tool examines Asbury Park, Atlantic City, Camden, Elizabeth, Jersey City, Newark, and Paterson.

Key Findings for Statewide Public Infrastructure at Risk

- Today, nearly **1 in 4** analyzed public assets are at risk of flooding. By 2050, that rises to more than one-third, a **55% increase**.
- By 2050, **1,782 parks, 524 schools, 119 libraries, 49 hospitals, and 24 airport facilities** will face flood risk.
- Between 2026–2050, **Essex County will see the fastest growth**, with exposure to public assets doubling in the next 24 years.
- **Cape May and Hudson counties face the highest overall risk**, with more than half of their public assets in 2050 flood zones.
- Flooding will jeopardize **\$435.9 billion in property value and \$5.9 billion** in annual property tax revenue, which funds schools, water systems, and emergency services.
- Displacement is underway with NJ's Blue Acres program already **acquiring 1,677 properties**.

Full data and county fact sheets are available at rebuildbydesign.org/new-jersey.

“New Jersey is confronting the reality that the impact of weather events — flooding, fires, and heatwaves — are becoming the new reality, as it becomes more and more expensive to live. These events worsen lives and livelihoods for those who are not prepared,” **said Amy Chester, Director, Rebuild by Design**. “We have an opportunity to address this challenge by investing in our infrastructure, creating jobs and lowering costs for families in New Jersey.”

A Closer Look at Eight Cities

Jersey City has the highest number of public assets that are currently at risk (281), rising to 398 by 2050. This includes major infrastructure like Jersey City Medical Center, and beloved community spaces like Lincoln Park and Liberty State Park. Atlantic City has the highest share of its infrastructure currently at risk at 93%, which is projected to increase to almost 98% by 2050.

On average, 50% of public infrastructure across eight major cities — Atlantic City, Newark, Asbury Park, Jersey City, Camden, Elizabeth, Paterson, and Trenton — will sit in flood zones in 24 years. in 24 years.

Displacement Is Already Happening

[NJ Underwater: Public Infrastructure at Risk](#) maps every Blue Acres acquisition — a voluntary state-run buyout program — alongside flood-exposed public assets, showing where displacement has

occurred and risk is growing. Through [New Jersey's Blue Acres program](#), 1,677 flood-damaged properties have been bought out across 13 counties and 47 cities.

Middlesex County leads with 579 properties, followed by Somerset (398) and Passaic (191). Each acquired property represents a family who relocated due to repetitive flooding. New Jersey's Blue Acres Program is effective in moving people out of harm's way, however the program remains small relative to growing demands.

"New Jersey families, businesses, schools, and critical infrastructure including hospitals, police and fire stations are at risk for flooding, and more will face that risk as the impacts of climate change continue to increase," **Jennifer M. Coffey, Executive Director, Association of New Jersey Environmental Commission, (ANJEC)** "The NJ Underwater mapping tool is critical in helping residents and local leaders understand and better plan for flooding. The State of New Jersey has the opportunity to help protect what matters, the lives, homes, and businesses of New Jerseyans, by adopting better building codes that require planning for flooding by implementing the New Jersey Protecting Against Climate Threats Resilient Environments and Landscapes (NJPACT REAL) this July."

The Cost Falls on Families

Rebuild analyzed the [National Flood Insurance Program](#) (NFIP) claims data and found that the program paid out \$6.5 billion on more than 230,000 claims across all 21 New Jersey counties between 2019 and 2025, with Ocean County alone accounting for \$2.6 billion in claims.

The financial pressure extends well beyond flood claims. New Jersey electricity prices [rose more than one-third](#) between June 2023 and June 2025, with some families seeing 20% increases in a single year. Homeowners insurance costs [have risen 26% since 2021](#), and nearly half of the state's 127 insurance companies filed for further rate increases in 2025. Three New Jersey counties, Cape May, Hudson, and Atlantic, rank among the [top 100 nationally](#) for insurance non-renewals, with Hudson County premiums spiking \$1,249 in five years.

"This new tool and assessment reinforce the flood risks and avoidable damage that communities in New Jersey face. Counties, municipalities, property owners, and taxpayers should use this information to make informed decisions about future development and infrastructure investments in high-hazard areas, **said New Jersey Future Executive Director, Peter Kasabach**. We are fortunate that the State of New Jersey is advancing forward-looking flood mitigation rules to address these risks."

New Jersey Cannot Afford to Wait

New Jersey has received \$7.9 billion in federal disaster assistance from 2011–2024, but has no dedicated funding source for climate-ready infrastructure. [Ninety-three percent of NJ voters](#) say it is important for the state to invest in projects that reduce weather damage, including 97% of Democrats and 89% of Republicans. Proactive investment pays off. Every \$1 invested in resilient infrastructure yields [\\$13](#) in avoided disaster costs, and every \$1 *not* invested in disaster resilience today will cost communities up to [\\$33](#) in lost future economic activity.

Research by AECOM and Rebuild shows that a \$3 billion bond could support over 26,000 jobs. With federal matching, it could support 45,000 jobs and \$2.2 billion in additional spending.

Contact Rebuild by Design at media@rebuildbydesign.org

- To request a custom fact sheet for specific counties or cities
- To join a live briefing
- To request an interview or access the full dataset

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***Rebuild by Design** is housed at the Institute for Public Knowledge at NYU and works with communities and local governments to co-design policies, projects, and programs to adapt to the worsening impacts of extreme weather.*