

*Building a REAL Climate Resilient
Garden State: Implementing the New
NJPACT REAL Rules*

*September 2026
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NJPACT REAL: Reducing Flood Risk Impacts

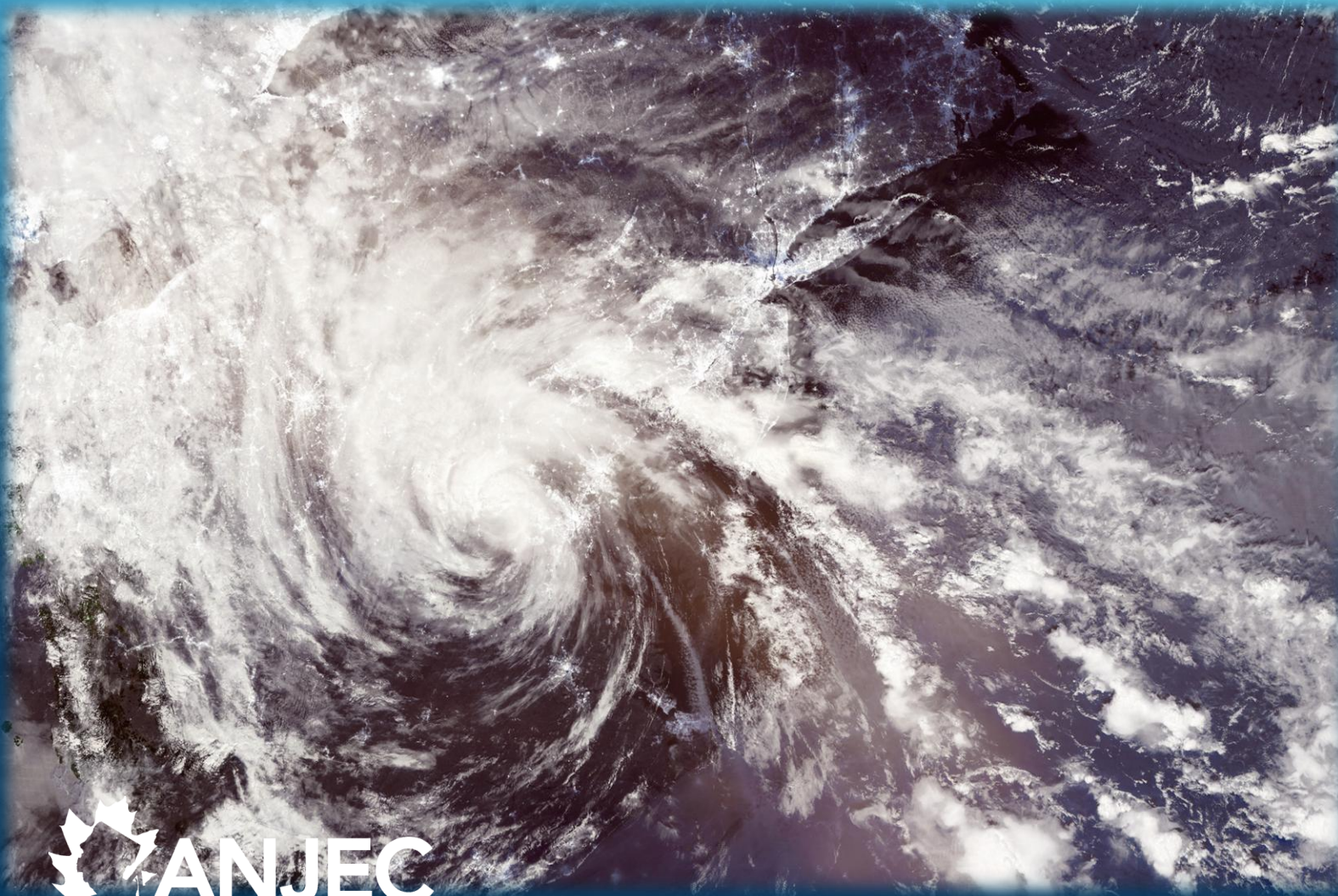


- ❖ Adjusting for Sea Level Rise & Inundation Risk
- ❖ Closing Stormwater Management Loopholes for Redevelopment
- ❖ Preference for Nature Based Environmental Solutions
- ❖ Streamlining permitting

MYTH:

The REAL rules will cost too much for communities

FALSE!



- NJ experiences a \$1Billion weather event every 32 weeks.
- “From 1980–2024 (as of Sept. 10, 2024), there have been 72 confirmed weather/climate disaster events with losses exceeding \$1 billion each to affect New Jersey.”
- (National Center for Environmental Information)

NJPACT REAL: State Credit Rating

❖ Moody's October 2025

In the race to resilience, adaptation finance is a stumbling block Adaptation measures can rein in mounting economic costs from more frequent and severe weather events, but financing is often elusive.

“Moody's latest analysis finds that these risks — which include droughts, hurricanes, storm surges and sea-level rise — could drive an economic loss of around 17% of global GDP by 2050 under current policies, compared with a hypothetical scenario in which there are no climate-related physical risks and no new transition policies.”



TRANSLATION

“Unless someone like you
cares a whole awful lot,
Nothing is going to get
better. It's not.”

— Dr. Seuss, The Lorax



NJPACT REAL: State Credit Rating

❖ Moody's May 26, 2026

“Per Moody's Ratings, effective governance and risk management often correlate with lower physical climate risk vulnerability in regions of high exposure, supported by preparedness measures (including alert systems and adaptation steps), dedicated reserves, relief funds and infrastructure maintenance, as well as zoning, regulation and building codes. Investment in adaptation and resilience can reduce the protection gap by lowering risk exposure as well as contributing to insurance market stability.”

NJPACT REAL: Delays are Dangerous

- ❖ = Rollbacks & reliance on OLD FEMA maps
- ❖ = Increased Public Safety Risk
- ❖ = Increased Flood Risk for NJ Families
- ❖ = Increased Flood Risk for Critical Infrastructure including Schools, Hospitals, Police & Fire Stations
- ❖ = Risk to NJ's Credit Rating
- ❖ = Risk of Increased Insurance Costs
- ❖ = Confusion because rules will go into effect on July 20, 2026 and then be repealed when proposed delay is implement in late summer/ fall



TRANSLATION: Regulatory Hokey Pokey

❖ NJPACT REAL:

- ❖ August 2024: Published for public comment
- ❖ August 2025: Scheduled for adoption
- ❖ July 2025: Reproposed with amendments delaying rule
- ❖ November 2025: Signed & Adopted
- ❖ Implemented July 20, 2026
- ❖ Proposed for rollback June 1, 2026
- ❖ Officially rolled back Sept 21, 2026
- ❖ July 2027: NJPACT REAL Nov 2025 version or new goes into effect, or another delay



NJPACT REAL Rollback, Sept 21, 2026

""The Department acknowledges commenters' concern that delaying protective standards in the rules, like requiring that critical buildings and their access roads be elevated using the climate-adjusted flood elevation, will have a negative long-term impact on affordability and public safety since permits may be issued during the extended legacy period that do not account for future conditions..... At the same time, ensuring the efficiency of the Department's permit processes also creates cost savings for consumers, which help residents afford homes."



Let's keep in touch!



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NJPACTNOW

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