

Somerset County, NJ

Risk-assessment baseline packet

County FIPS: 34035 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

Summary

Plan status as of 2026-09-30: Approved, expires 2030-06-02. Plan: Somerset County 2025 (FEMA plan 109909), approved 2025-06-03.

Since the plan was approved on 2025-06-03: no new hazard declaration and 62 NOAA Storm Events records; details under "What changed since your last plan".

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$125,706,596 a year), Earthquake (\$7,148,036) and Hurricane (\$5,263,496).

The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

TERMS USED

EAL: expected annual loss: FEMA's modeled average yearly loss from a hazard.

NRI: FEMA's National Risk Index (version 1.20, December 2025).

NFIP: National Flood Insurance Program.

RL, SRL: repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).

FMA, HMGP: Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.

PA: FEMA Public Assistance: disaster aid to governments and some nonprofits.

Zone-level: NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.

County-coded: NOAA logged the event to this county.

FIPS: the federal code for a place; 34035 is this area.

D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.

CFR: Code of Federal Regulations.

A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

Dollars: nominal (as reported, labeled with the year), not adjusted for inflation.

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Plan clock

Status:	Approved, expires 2030-06-02	Plan:	Somerset County 2025 (FEMA plan 109909)
Approved:	2025-06-03	Days to expiry:	1,341
What changed since your last plan (approved 2025-06-03)			
New federal declarations:	none	Storm Events records since approval:	62 records (data through 2026-06-30)
Repetitive loss now:	FMA RL 267, SRL 350 (44 CFR 77.2); any definition: 1,113	Repeat-flood change:	this release sets the baseline count.
Sources: 1, 2, 4, 6 (numbered list at the end)			

Plan status for every jurisdiction listed in this county: 23 rows, in the section "Plan clock: Plan status for every jurisdiction listed in this county" on the following pages.

State plan status and tribal plans in this state: see the state page.

Plan clock

Plan status for every jurisdiction listed in this county

Source: 1

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry negative = days since expiry	Notes
Somerset County	County	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-06-17
Bernardsville borough	Borough	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-07-07
Bound Brook borough	Borough	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-07-07
Far Hills borough	Borough	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-07-21
Manville borough	Borough	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-06-12
Millstone borough	Borough	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-07-22
North Plainfield borough	Borough	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-06-12
Peapack and Gladstone borough	Borough	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-06-30
Raritan borough	Borough	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-06-13
Rocky Hill borough	Borough	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-07-22
Somerville borough	Borough	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-06-19
South Bound Brook borough	Borough	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-06-17
Watchung borough	Borough	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-06-09
Bedminster township	Township	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-06-17
Bernards township	Township	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-06-26
Branchburg township	Township	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-06-30
Bridgewater township	Township	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-06-30
Franklin township	Township	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-07-10
Green Brook township	Township	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	

Jurisdiction	Type	Status	Plan	Approved	Expires	Days to expiry <i>negative = days since expiry</i>	Notes
Hillsborough township	Township	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-06-26
Montgomery township	Township	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-06-24
Warren township	Township	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-06-30
Somerset Raritan Valley Sewerage Authority	Water/Sewer Authority	Approved, expires 2030-06-02	Somerset County 2025 (FEMA plan 109909)	2025-06-03	2030-06-02	1,341	this jurisdiction approved 2025-06-30

Supports FEMA checklist item B1-a: hazard identification

Hazards NRI does not cover (local data needed)

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams
- debris flows
- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively High	Relatively High	\$113,733,595	\$156,831	\$11,816,170	\$125,706,596	221	
2	Earthquake	Relatively Low	Relatively Moderate	\$5,870,131	n/a	\$1,277,904	\$7,148,036		Storm Events does not record earthquakes.
3	Hurricane	Relatively Moderate	Relatively Moderate	\$5,009,114	\$123,339	\$131,043	\$5,263,496	3	
4	Tornado	Relatively Moderate	Relatively Moderate	\$2,616,894	\$217	\$1,978,556	\$4,595,666	2	
5	Strong Wind	Relatively High	Relatively High	\$3,302,639	\$2,566	\$1,168,236	\$4,473,442	412	Includes 30 High Wind and 89 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
6	Heat Wave	Relatively Moderate	Relatively Moderate	under \$1	\$4,472	\$4,340,209	\$4,344,681	95	
7	Cold Wave	Relatively Moderate	Relatively High	\$431	\$6	\$4,312,013	\$4,312,451	32	Includes 2 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
8	Ice Storm	Relatively High	Very High	\$1,547,126	n/a	\$166,865	\$1,713,991	3	
9	Lightning	Relatively High	Relatively High	\$138,928	n/a	\$1,300,645	\$1,439,574	37	
10	Winter Weather	Relatively High	Very High	\$230,671	\$9	\$796,977	\$1,027,657	248	Includes 6 Sleet records (outside NRI's Winter Weather definition).
11	Drought	Relatively Low	Relatively Moderate	n/a	\$431,940	n/a	\$431,940	42	
12	Hail	Very Low	Very Low	\$57,023	\$14,425	\$15,855	\$87,303	38	
13	Wildfire	Very Low	Very Low	\$28,459	\$6	\$4,647	\$33,111	3	
14	Coastal Flooding	Very Low	Very Low	\$7,082	n/a	\$277	\$7,358	0	Declared 2 times; no Storm Events record of this type.
15	Landslide	Very Low	Very Low	\$166	n/a	\$107	\$273	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local landslide records (Storm Events records this hazard only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: avalanche, tsunami and volcanic activity. That is the evidence for leaving them out of the plan.

The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

Supports FEMA checklist item B1-b: hazard location

Affects the whole county (national data give no location within it): Cold Wave, Drought, Hail, Heat Wave, Ice Storm, Lightning, Strong Wind and Winter Weather.

Coastal Flooding and Inland Flooding: The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (<https://msc.fema.gov>) for this county.

Hazards that vary within the county: highest-rated census tracts

Sources: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Earthquake	tract 535.01 (Relatively Moderate, 84.1); tract 510 (Relatively Moderate, 83.8); tract 543.01 (Relatively Moderate, 80.1)
Hurricane	tract 535.01 (Relatively Moderate, 83.9); tract 510 (Relatively Moderate, 81.6); tract 507.03 (Relatively Moderate, 80.2)
Landslide	tract 523 (Very Low, 75.2); tract 527.01 (Very Low, 75.2); tract 521 (Very Low, 71.7)
Tornado	tract 535.01 (Relatively Moderate, 66.5); tract 510 (Relatively Moderate, 63.1); tract 523 (Relatively Moderate, 59.9)
Wildfire	tract 542.02 (Relatively Low, 75.2); tract 534.02 (Relatively Low, 73.0); tract 529.04 (Relatively Low, 69.9)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 535.01 is Census Tract 535.01). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

Extent: scale, observed range and worst recorded event per hazard

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Coastal Flood, Storm Surge/ Tide	none in data (flood depth: FIRM)	0					Flood depth: see the FEMA Flood Insurance Rate Map.
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	30 records, 1996 to 2022 (30 zone-level)	1 day to 16 days (median 1 day); 25 with a recorded value	16 consecutive days, 2003-01-14 to 2003-01-29, zone-level		Countywide (zone-level records).	Cold/Wind Chill records from May to September (a frost night, not a cold wave) are counted but not used for the longest run.
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	2 records, 2007 (2 zone-level)		No crop damage reported in 2 records.		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Drought	U.S. Drought Monitor scale (D0 to D4)	42 records, 1997 to 2015 (42 zone-level)	1 day to 392 days (median 1.5 days); 18 with a recorded value	392 days (about 12.9 months), 2001-10-30 to 2002-11-25, a run of 14 consecutive Storm Events drought records, zone-level		Countywide (zone-level records).	Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	43 records, 1978 to 2025	0.5 in to 1.75 in (median 1 in); 43 with a recorded value	1.75 in hail, 2007-08-17; same size also recorded on 2003-03-21, 2003-07-22	Hail, 2003-03-21, \$100,000 property; crops not reported (2003 dollars)	Event records naming jurisdictions in the plan: Bedminster township (2 records), Bernardsville borough (2 records), Green Brook township (2 records), Raritan borough (2 records), South Bound Brook borough (2 records), Bound Brook borough (1 record).	
Excessive Heat, Heat	heat index (in event narratives)	95 records, 1996 to 2025 (95 zone-level)	1 day to 10 days (median 2 days); 66 with a recorded value	10 consecutive days, 2002-08-11 to 2002-08-20, zone-level		Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	3 records, 2008 to 2020 (3 zone-level)		Strongest recorded: Tropical Storm record, 2011-08-27 to 2011-08-28, \$500,000 property; \$0 crops (2011 dollars); NWS zone NJZ010		Countywide (zone-level records).	Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	3 records, 1998 to 2022 (3 zone-level)		No damage reported in 3 records.		Countywide (zone-level records).	
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	221 records, 1996 to 2025 (44 zone-level)		Flash Flood, 1999-09-16, \$358,000,000 property; crops not reported (1999 dollars), 2 direct deaths, 100 direct injuries		Event records naming jurisdictions in the plan: Green Brook township (24 records), Bound Brook borough (9 records), Rocky Hill borough (7 records), Millstone borough (5 records), Watchung borough (5 records), Montgomery township (4 records), North Plainfield borough (4 records), Raritan borough (3 records), Somerville borough (3 records), South Bound Brook borough (3 records); and 4 more jurisdictions (see the Excel file). Zone-level records (44) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	How it applies to jurisdictions	Note
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	37 records, 1998 to 2021		Lightning, 2009-07-26, \$1,500,000 property; \$0 crops (2009 dollars)		Event records naming jurisdictions in the plan: Bound Brook borough (5 records), Bedminster township (1 record), Bernardsville borough (1 record), Green Brook township (1 record), Millstone borough (1 record), Raritan borough (1 record), Rocky Hill borough (1 record), South Bound Brook borough (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	119 records, 1996 to 2019 (119 zone-level)	35 kt (40 mph) to 55 kt (63 mph) (median 40 kt (46 mph)); 89 with a recorded value	55 kt (63 mph) estimated gust, High Wind, 2003-11-13, 4 direct injuries (reported for the zone); NWS zone NJZ010	High Wind, 2012-10-29, \$20,000,000 property; \$0 crops (zone total, 2012 dollars)	Countywide (zone-level records).	
Thunderstorm Wind	wind speed (kt and mph)	325 records, 1976 to 2026	50 kt (58 mph) to 74 kt (85 mph) (median 50 kt (58 mph)); 280 with a recorded value	74 kt (85 mph) estimated gust, Thunderstorm Wind, 2022-03-07	Thunderstorm Wind, 1998-09-07, \$2,660,000 property; crops not reported (1998 dollars)	Event records naming jurisdictions in the plan: Bedminster township (18 records), Raritan borough (18 records), Bound Brook borough (16 records), Green Brook township (13 records), Bernardsville borough (12 records), Watchung borough (11 records), Far Hills borough (9 records), Manville borough (7 records), Somerville borough (7 records), North Plainfield borough (6 records); and 5 more jurisdictions (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	4 records, 1960 to 2023	F/EF0 to F/EF3 (median F/EF1); 3 with a recorded value	F3 tornado, 1990-10-18, 0.5 mi path length (whole path, pre-1996), 100 yd wide, \$2,500,000 property; crops not recorded (1990 dollars), 8 direct injuries		Event records naming jurisdictions in the plan: Bedminster township (1 record), Bernardsville borough (1 record).	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).
Wildfire	acres burned (local data)	3 records, 2002 to 2012 (3 zone-level)		No damage reported in 3 records.		Countywide (zone-level records).	
Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	248 records, 1996 to 2026 (248 zone-level)		Blizzard, 1996-01-07, \$4,400,000 property; crops not reported (1996 dollars); NWS zone NJZ010		Countywide (zone-level records).	

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of debris flow and lightning.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

Dollars are nominal (as reported), labeled with the year; not adjusted for inflation.

Supports FEMA checklist item B1-d: previous occurrences

Federal declarations for this county: 30 declarations covering 20 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Notes
2021-09-05	2021-09-01	DR-4614-NJ	Major disaster	Remnants of Hurricane Ida	Hurricane	\$25,945,126.60	
2021-09-02	2021-09-01	EM-3573-NJ	Emergency	Remnants of Hurricane Ida	Hurricane	no Public Assistance recorded	same incident as DR-4614
2020-03-25	2020-01-20	DR-4488-NJ	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$4,885,986.49	
2020-03-13	2020-01-20	EM-3451-NJ	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded	same incident as DR-4488
2018-06-08	2018-03-06	DR-4368-NJ	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$2,636,178.98	
2016-03-14	2016-01-22	DR-4264-NJ	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$2,162,222.62	
2012-10-30	2012-10-26	DR-4086-NJ	Major disaster	Hurricane Sandy	Hurricane	\$11,272,742.68	
2012-10-28	2012-10-26	EM-3354-NJ	Emergency	Hurricane Sandy	Hurricane	no Public Assistance recorded	same incident as DR-4086
2011-11-30	2011-10-29	DR-4048-NJ	Major disaster	Severe Storm	Hazard not mapped (severe storm title names no single hazard); not counted	\$1,076,906.49	
2011-08-31	2011-08-27	DR-4021-NJ	Major disaster	Hurricane Irene	Hurricane	\$6,067,220.07	
2011-08-27	2011-08-26	EM-3332-NJ	Emergency	Hurricane Irene	Hurricane	no Public Assistance recorded	same incident as DR-4021
2011-02-04	2010-12-26	DR-1954-NJ	Major disaster	Severe Winter Storm and Snowstorm	Winter Weather	\$1,310,021.09	
2010-04-02	2010-03-12	DR-1897-NJ	Major disaster	Severe Storms and Flooding	Inland Flooding	\$1,904,799.70	
2007-04-26	2007-04-14	DR-1694-NJ	Major disaster	Severe Storms and Inland and Coastal Flooding	Coastal Flooding	\$1,620,786.02	
2005-09-19	2005-08-29	EM-3257-NJ	Emergency	Hurricane Katrina Evacuation	Hurricane: evacuation support, not a local hazard event; not counted	no Public Assistance recorded	
2003-03-20	2003-02-16	EM-3181-NJ	Emergency	Snow	Winter Weather	\$908,620.84	
2001-09-19	2001-09-11	EM-3169-NJ	Emergency	Fires and Explosions	Non-natural, not counted	\$179,222.19	

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	
						<i>federal share obligated, nominal dollars</i>	Notes
2000-11-01	2000-05-30	EM-3156-NJ	Emergency	West Nile Virus	Non-natural, not counted	no Public Assistance recorded	
1999-09-18	1999-09-16	DR-1295-NJ	Major disaster	Hurricane Floyd Major Disaster Declarations	Hurricane	\$6,666,827.10	
1999-09-17	1999-09-16	EM-3148-NJ	Emergency	Hurricane Floyd Emergency Declarations	Hurricane	no Public Assistance recorded	same incident as DR-1295
1996-11-19	1996-10-18	DR-1145-NJ	Major disaster	Severe Storms and Flooding	Inland Flooding	PA not declared for this county	
1996-01-13	1996-01-07	DR-1088-NJ	Major disaster	Blizzard of 96 (Severe Snow Storm)	Winter Weather	no Public Assistance recorded	
1993-03-17	1993-03-13	EM-3106-NJ	Emergency	Severe Blizzard	Winter Weather	no Public Assistance recorded	
1992-12-18	1992-12-10	DR-973-NJ	Major disaster	Coastal Storm, High Tides, Heavy Rain, & Flooding	Coastal Flooding	no Public Assistance recorded	
1980-10-19	1980-10-19	EM-3083-NJ	Emergency	Water Shortage	Drought	no Public Assistance recorded	
1975-07-23	1975-07-23	DR-477-NJ	Major disaster	Heavy Rains, High Winds, Hail & Tornadoes	Inland Flooding (primary); also designated: Hail, Strong Wind, Tornado	no Public Assistance recorded	
1973-08-07	1973-08-07	DR-402-NJ	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded	
1971-09-04	1971-09-04	DR-310-NJ	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded	
1968-06-18	1968-06-18	DR-245-NJ	Major disaster	Heavy Rains & Flooding	Inland Flooding	no Public Assistance recorded	
1965-08-18	1965-08-18	DR-205-NJ	Major disaster	Water Shortage	Drought	no Public Assistance recorded	

School districts and special districts in this county: \$617,360.86 (included in the county total above). Public Assistance matched by applicant name to the school districts and special districts FEMA lists as plan participants in this county. They have no row of their own in the jurisdiction table, so their total is listed here. These dollars are already included in the county PA column of the declarations table (the FEMA record places each applicant in this county), so this line is not added to it.

County Public Assistance: applicants the FEMA record places in this county, including any state agencies FEMA files there; statewide rows are listed on the state page; federal share obligated, nominal dollars.

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1962-03-09	1962-03-09	DR-124-NJ	Major disaster	Severe Storm, High Tides & Flooding	Inland Flooding (primary); also designated: Coastal Flooding
1955-08-20	1955-08-20	DR-41-NJ	Major disaster	Hurricane & Floods	Hurricane (primary); also designated: Inland Flooding

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

Public Assistance not placed in any New Jersey county: 1 row, \$23,724.37; listed on the New Jersey state page.

Source: 3

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Coastal Flooding	0	0	0	0	2	0	1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)
Cold Wave	32	0	0	1	0	0	1996 to 2026-06-30	Includes 2 Frost/Freeze records.
Drought	42	0	0	0	2	0	1996 to 2026-06-30	
Earthquake	0	0	0	0	0	0		Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	43	1	1	5	1	0	1955 to 2026-06-30	
Heat Wave	95	5	10	16	0	0	1996 to 2026-06-30	
Hurricane	3	0	0	0	4	0	1996 to 2026-06-30	
Ice Storm	3	0	0	1	0	0	1996 to 2026-06-30	
Inland Flooding	221	10	2	23	6	0	1996 to 2026-06-30	
Landslide	0	0	0	0	0	0	1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Lightning	37	0	0	0	0	0	1996 to 2026-06-30	
Strong Wind	444	36	23	84	1	0	1955 to 2026-06-30	Includes 30 High Wind and 89 Strong Wind records.
Tornado	4	0	0	1	1	0	1950 to 2026-06-30	
Wildfire	3	0	0	0	0	0	1996 to 2026-06-30	
Winter Weather	248	10	6	28	6	0	1996 to 2026-06-30	Includes 6 Sleet records.

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2022-03-07	Thunderstorm Wind	74 kt (85 mph) estimated gust	property not reported; \$0 crops (2022 dollars)	0, 0	GLADSTONE	within last 5 years	B1-c worst recorded: Thunderstorm Wind
2021-09-01	Flash Flood		\$75,000,000 property; \$10,000,000 crops (2021 dollars)	2, 0	BRANCHBURG PARK to NESHANIC STATION		deaths or injuries recorded
2021-09-01	Flash Flood		\$25,000,000 property; \$1,000,000 crops (2021 dollars)	3, 0	BRANCHBURG PARK to PEAPACK		deaths or injuries recorded
2011-08-27	Tropical Storm		\$500,000 property; \$0 crops (zone total, 2011 dollars)	0, 0	NWS zone NJZ010 (SOMERSET), zone-level		B1-c worst recorded: Hurricane, Tropical Storm, Tropical Depression
2009-07-26	Lightning		\$1,500,000 property; \$0 crops (2009 dollars)	0, 0	FRANKLIN PARK		B1-c worst recorded: Lightning
2003-11-13	High Wind	55 kt (63 mph) estimated gust	\$300,000 property; crops not reported (zone total, 2003 dollars)	0, 4	NWS zone NJZ010 (SOMERSET), zone-level		B1-c worst recorded: High Wind and Strong Wind
2003-01-14	Cold/Wind Chill		damage not reported	0, 0	NWS zone NJZ010 (SOMERSET), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2002-08-11	Heat		damage not reported	0, 0	NWS zone NJZ010 (SOMERSET), zone-level		B1-c worst recorded: Excessive Heat, Heat
2001-10-30	Drought		damage not reported	0, 0	NWS zone NJZ010 (SOMERSET), zone-level		B1-c worst recorded: Drought
1999-09-16	Flash Flood		\$358,000,000 property; crops not reported (1999 dollars)	2, 100	COUNTYWIDE		deaths or injuries recorded
1996-01-07	Blizzard		\$4,400,000 property; crops not reported (zone total, 1996 dollars)	0, 0	NWS zone NJZ010 (SOMERSET), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
1990-10-18	Tornado	F3, 0.5 mi path length (whole path, pre-1996), 100 yd wide	\$2,500,000 property; crops not recorded (1990 dollars)	0, 8	location not recorded		B1-c worst recorded: Tornado

The full list is in the Excel file, sheet "B1-d Storm Events history" (1,175 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

Tribal and special-area declarations in this state are listed on the state page.

Supports FEMA checklist item B1-e: probability of future events

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Coastal Flooding	0.012	events per year at a location (modeled)	about 0.012 per year at a given location in the county		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Cold Wave	0.895	event-days per year	about 0.895 days per year	Likely	Storm Events event- days in 13 of 30 years, 1996 to 2025 (43.3%)	17	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	2.88	event-days per year	about 2.88 days per year	Likely	Storm Events event- days in 9 of 30 years, 1996 to 2025 (30%)	77	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	
Earthquake	0.00187	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.187%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	2.43	events per year	about 2.43 per year	Highly likely	FEMA annualized frequency (modeled)	92.2 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	7.42	event-days per year	about 7.42 days per year	Likely	Storm Events event- days in 24 of 30 years, 1996 to 2025 (80%)	109	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.111	events per year	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	18	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.953	event-days per year	about 0.953 days per year	Likely	Storm Events event- days in 3 of 30 years, 1996 to 2025 (10%)	65	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	6.29	event-days per year	about 6.29 days per year	Highly likely	Storm Events event- days in 30 of 30 years, 1996 to 2025 (100%)	176	1996 to 2023 (28 years)	see B1-f	
Landslide	0.143	events per year (modeled)	about 1 in 7 years	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	34.1	days per year with a strike	about 34.1 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Strong Wind	6.8	events per year	about 6.8 per year	Highly likely	FEMA annualized frequency (modeled)	259	1986 to 2023 (38 years)	countywide	
Tornado	0.115	events per year	about 1 in 9 years	Likely	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.000171	annual probability at a location	chance a given location in the county burns in a year: 0.0171%	Possible	Storm Events records in 2 of 30 years, 1996 to 2025 (6.67%)	not shown	modeled	see B1-f	
Winter Weather	12	event-days per year	about 12 days per year	Highly likely	Storm Events event- days in 30 of 30 years, 1996 to 2025 (100%)	228	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	18	30	0.6
Hail	2.00 in+	1996 to 2025	0	30	0
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	268	30	8.93
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	5	30	0.167
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	13	30	0.433
Tornado	EF0-1	1996 to 2025	2	30	0.0667
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

The bands show how often events of each severity were recorded in this county, to profile how severe events have been (FEMA's probability item asks for the range of intensities).

Hail smaller than 1 inch is not counted: on 2010-01-05 the National Weather Service raised its severe-hail threshold from 3/4 inch to 1 inch, so smaller reports became less common after 2009 (NWS Service Change Notice 09-52). NRI hail frequency uses a 0.75 inch threshold.

Optional: future conditions. Not a required item in the 2025 FEMA Local Mitigation Planning Policy Guide; some states ask for it. The federal Climate Mapping for Resilience and Adaptation (CMRA) site gives county exposure to future climate conditions (<https://resilience.climate.gov/>).

Supports FEMA checklist item B1-f: hazards that vary across jurisdictions

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Coastal Flooding	12 of 74	71.0	75.1	79.8	Relatively Low 3, Very Low 9, No Rating 62
Cold Wave	74 of 74	20.6	46.2	71.8	Relatively Moderate 36, Relatively Low 38
Drought	35 of 74	72.0	83.8	92.7	Relatively Moderate 2, Relatively Low 21, Very Low 12, No Rating 39
Earthquake	74 of 74	23.0	67.7	84.1	Relatively Moderate 5, Relatively Low 64, Very Low 5
Hail	74 of 74	2.4	19.1	35.6	Very Low 74
Heat Wave	74 of 74	5.9	54.6	83.3	Relatively Moderate 36, Relatively Low 35, Very Low 3
Hurricane	74 of 74	48.4	68.4	83.9	Relatively Moderate 4, Relatively Low 68, Very Low 2
Ice Storm	74 of 74	26.4	79.0	95.7	Relatively High 7, Relatively Moderate 56, Relatively Low 10, Very Low 1
Inland Flooding	74 of 74	6.5	82.6	99.5	Very High 7, Relatively High 35, Relatively Moderate 28, Relatively Low 2, Very Low 2
Landslide	74 of 74	10.6	22.2	75.2	Very Low 74
Lightning	74 of 74	10.6	57.8	86.3	Relatively High 7, Relatively Moderate 47, Relatively Low 18, Very Low 2

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Strong Wind	74 of 74	22.2	75.4	95.7	Relatively High 16, Relatively Moderate 54, Relatively Low 4
Tornado	74 of 74	12.0	44.0	66.5	Relatively Moderate 9, Relatively Low 61, Very Low 4
Wildfire	64 of 74	19.1	49.1	75.2	Relatively Low 4, Very Low 60, No Rating 10
Winter Weather	74 of 74	33.9	83.0	94.7	Relatively High 48, Relatively Moderate 24, Relatively Low 2

Drought: Agriculture is all of NRI's expected annual loss for this hazard in the county, so the tract range mostly reflects where crop and livestock value is.

Rated tracts only: No Rating (score 0.0), Not Applicable and Insufficient Data tracts are counted but not used for the minimum, median and maximum.

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, drought, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are (crop and livestock value where a line above names agriculture).

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Somerset County	County	Approved, expires 2030-06-02		\$21,685,730.43	0 total; 0 since its plan	No NFIP community ID on this jurisdiction's plan row. Includes \$2,523,814.69 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ, EM-3169-NJ).
Bernardsville borough	Borough	Approved, expires 2030-06-02	FMA RL 0, SRL 0; any 3	\$3,384,122.43	17 total; 0 since its plan	Includes \$154,750.95 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Bound Brook borough	Borough	Approved, expires 2030-06-02	FMA RL 48, SRL 105; any 468	\$2,434,770.81	31 total; 5 since its plan	Includes \$18,631.15 for declarations not counted as hazard incidents (DR-4488-NJ).
Far Hills borough	Borough	Approved, expires 2030-06-02	FMA RL 0, SRL 1; any 4	\$70,390.46	11 total; 0 since its plan	
Manville borough	Borough	Approved, expires 2030-06-02	FMA RL 151, SRL 129; any 290	\$3,338,857.52	9 total; 1 since its plan	Includes \$14,320.58 for declarations not counted as hazard incidents (DR-4488-NJ).
Millstone borough	Borough	Approved, expires 2030-06-02	FMA RL 6, SRL 7; any 16	\$69,779.92	9 total; 0 since its plan	
North Plainfield borough	Borough	Approved, expires 2030-06-02	FMA RL 10, SRL 22; any 105	\$2,647,416.66	10 total; 0 since its plan	Includes \$88,470.55 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Peapack and Gladstone borough	Borough	Approved, expires 2030-06-02	FMA RL 1, SRL 1; any 2	no Public Assistance recorded	0 total; 0 since its plan	
Raritan borough	Borough	Approved, expires 2030-06-02	FMA RL 1, SRL 2; any 2	\$376,595.14	24 total; 2 since its plan	Includes \$20,967.15 for declarations not counted as hazard incidents (DR-4488-NJ).

Jurisdiction	Type	Plan status	Repetitive loss <i>FMA RL and SRL (44 CFR 77.2); repeat-flood, any definition</i>	Public Assistance to this jurisdiction <i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	Event records naming this place <i>all years; since its plan</i>	Notes
Rocky Hill borough	Borough	Approved, expires 2030-06-02	FMA RL 0, SRL 1; any 2	\$59,185.68	11 total; 0 since its plan	
Somerville borough	Borough	Approved, expires 2030-06-02	FMA RL 5, SRL 11; any 27	\$2,767,024.71	10 total; 0 since its plan	
South Bound Brook borough	Borough	Approved, expires 2030-06-02	FMA RL 6, SRL 5; any 10	\$502,038.07	7 total; 1 since its plan	
Watchung borough	Borough	Approved, expires 2030-06-02	FMA RL 0, SRL 0; any 6	\$2,255,538.61	16 total; 4 since its plan	
Bedminster township	Township	Approved, expires 2030-06-02	FMA RL 2, SRL 2; any 2	\$457,715.12	24 total; 4 since its plan	Includes \$19,845.73 for declarations not counted as hazard incidents (DR-4488-NJ).
Bernards township	Township	Approved, expires 2030-06-02	FMA RL 0, SRL 3; any 7	\$1,358,547.16	0 total; 0 since its plan	Includes \$167,146.21 for declarations not counted as hazard incidents (DR-4048-NJ).
Branchburg township	Township	Approved, expires 2030-06-02	FMA RL 4, SRL 13; any 29	\$1,163,926.21	1 total; 0 since its plan	Includes \$113,858.91 for declarations not counted as hazard incidents (DR-4048-NJ).
Bridgewater township	Township	Approved, expires 2030-06-02	FMA RL 6, SRL 5; any 16	\$4,657,559.56	0 total; 0 since its plan	Includes \$149,607.31 for declarations not counted as hazard incidents (DR-4048-NJ).
Franklin township	Township	Approved, expires 2030-06-02	FMA RL 2, SRL 2; any 25	\$2,093,749.42	0 total; 0 since its plan	Includes \$125,092.12 for declarations not counted as hazard incidents (DR-4048-NJ, DR-4488-NJ).
Green Brook township	Township	Approved, expires 2030-06-02	FMA RL 9, SRL 24; any 56	\$2,141,326.93	40 total; 12 since its plan	
Hillsborough township	Township	Approved, expires 2030-06-02	FMA RL 14, SRL 14; any 27	\$1,404,505.30	0 total; 0 since its plan	Includes \$11,903.47 for declarations not counted as hazard incidents (DR-4048-NJ).
Montgomery township	Township	Approved, expires 2030-06-02	FMA RL 2, SRL 3; any 11	\$3,672,173.67	5 total; 0 since its plan	Includes \$33,354.32 for declarations not counted as hazard incidents (DR-4048-NJ).
Warren township	Township	Approved, expires 2030-06-02	FMA RL 0, SRL 0; any 5	\$1,090,294.28	0 total; 0 since its plan	Includes \$6,601.49 for declarations not counted as hazard incidents (DR-4488-NJ).

Repetitive-loss counts are for whole NFIP communities, which can extend beyond this county (see the note in B2-c).

School districts and special districts get a plan clock row only.

County Public Assistance in B1-d also includes applicants filed under the county that are not jurisdictions in this plan (for example state agencies, special districts and nonprofits), so the jurisdiction rows add up to less.

Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts

Local data needed

The table below gives county-level starting figures; the plan describes impacts for each jurisdiction and its own assets.

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard

- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets

County-level starter: exposure, expected annual loss and damage since the plan

Sources: 1, 2, 3, 5, 6, 7

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since 2025-06-03 <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Coastal Flooding	\$4,298,015,845	n/a	19,402	\$7,082	n/a	\$277	0.000165%				
Cold Wave	\$96,464,314,668	\$25,905,794	345,266	\$431	\$6	\$4,312,013	under 0.0001%				
Drought	n/a	\$18,322,481	n/a	n/a	\$431,940	n/a	2.36% (agriculture)				NRI has no building exposure for this hazard; agriculture shown
Earthquake	\$163,749,402,623	n/a	345,361	\$5,870,131	n/a	\$1,277,904	0.00358%				
Hail	\$96,464,314,668	\$25,905,794	345,266	\$57,023	\$14,425	\$15,855	under 0.0001%	\$0			
Heat Wave	\$96,464,314,668	\$25,905,794	345,266	under \$1	\$4,472	\$4,340,209	under 0.0001%				
Hurricane	\$96,418,612,744	\$25,859,773	345,032	\$5,009,114	\$123,339	\$131,043	0.0052%				
Ice Storm	\$96,451,453,459	n/a	345,172	\$1,547,126	n/a	\$166,865	0.0016%				
Inland Flooding	\$96,428,015,382	\$2,695,109	9,153	\$113,733,595	\$156,831	\$11,816,170	n/a (see note)	\$45,000			NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$1,844,883,981	n/a	5,463	\$166	n/a	\$107	under 0.0001%				
Lightning	\$96,464,314,668	n/a	345,266	\$138,928	n/a	\$1,300,645	0.000144%				
Strong Wind	\$96,464,314,668	\$25,905,794	345,266	\$3,302,639	\$2,566	\$1,168,236	0.00342%	\$0			
Tornado	\$96,464,314,668	\$25,905,794	345,266	\$2,616,894	\$217	\$1,978,556	0.00271%				
Wildfire	\$2,289,944,225	\$4,150,168	17,376	\$28,459	\$6	\$4,647	0.00124%				
Winter Weather	\$96,464,314,668	\$25,905,794	345,266	\$230,671	\$9	\$796,977	0.000239%		\$0		

Totals since 2025-06-03 (Storm Events through 2026-06-30): 47 county-coded records, 16 with a damage value recorded (including \$0), \$45,000; 15 zone-level records, 10 with a damage value recorded (including \$0), \$0 reported for the zone; Public Assistance: no counted declaration since the plan.

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column does not add up to the total; the unit total counts each declaration once.

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

County context

Source: 5

Measure	Value
Population	345,266
Building value (total, not at risk)	\$96,464,314,668
Agriculture value (total, not at risk)	\$25,905,794
NRI risk rating (all hazards)	Relatively Moderate
Expected annual loss, buildings and agriculture, all hazards	\$133,276,069
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$27,309,506
Social vulnerability rating	Very Low
Community resilience rating	Very High
NRI version	December 2025

FEMA's all-hazard expected annual loss adds buildings, agriculture and population equivalence; this table gives the property part and the population-equivalence part as separate rows.

Social vulnerability: higher means people are more likely to be harmed and slower to recover. Community resilience: lower means the community is less able to recover. High social vulnerability and low resilience both raise the NRI risk rating.

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in this county, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	267	Severe repetitive loss, FMA definition (44 CFR 77.2)	350
Repetitive loss, NFIP insurance definition	1,006	Severe repetitive loss, NFIP insurance definition	276

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

Repeat-flood properties: county and state-level rows

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	267	350	1,006	276	1,113	80	269
of which: Bedminster township	2	2	2	1	2	0	1
of which: Bernards township	0	3	7	3	7	0	0
of which: Bernardsville borough	0	0	3	0	3	0	2
of which: Bound Brook borough	48	105	468	105	468	0	30

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
of which: Branchburg township	4	13	27	12	29	0	8
of which: Bridgewater township	6	5	11	3	16	1	5
of which: Far Hills borough	0	1	4	1	4	0	1
of which: Franklin township	2	2	25	1	25	0	3
of which: Greenbrook township	9	24	56	24	56	0	35
of which: Hillsborough township	14	14	23	12	27	0	11
of which: Manville borough	151	129	198	66	290	78	72
of which: Millstone borough	6	7	16	7	16	0	5
of which: Montgomery township	2	3	10	2	11	0	4
of which: Peapack and Gladstone borough	1	1	2	1	2	0	2
of which: Raritan borough	1	2	2	1	2	0	1
of which: Rocky Hill borough	0	1	2	1	2	0	1
of which: Somerville borough	5	11	26	10	27	0	9
of which: South Bound Brook borough	6	5	9	5	10	0	7
of which: Warren township	0	0	5	0	5	0	1
of which: Watchung borough	0	0	6	0	6	0	3
of which: North Plainfield borough	10	22	104	21	105	1	68
Statewide, no county in FEMA's file	0	1	5	0	6	1	0

The statewide row counts properties FEMA's file gives with no county in this state; they are listed for reference and are not in this county's counts.

Repeat-flood properties by jurisdiction in the plan (NFIP community)

Sources: 1, 4

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Bernardsville borough	340429	0	0	3	0	3	0	2
Bound Brook borough	340430	48	105	468	105	468	0	30
Far Hills borough	340433	0	1	4	1	4	0	1
Manville borough	340437	151	129	198	66	290	78	72
Millstone borough	340438	6	7	16	7	16	0	5
North Plainfield borough	345307	10	22	104	21	105	1	68
Peapack and Gladstone borough	340441	1	1	2	1	2	0	2
Raritan borough	340442	1	2	2	1	2	0	1
Rocky Hill borough	340443	0	1	2	1	2	0	1
Somerville borough	340444	5	11	26	10	27	0	9
South Bound Brook borough	340445	6	5	9	5	10	0	7
Watchung borough	340447	0	0	6	0	6	0	3

Jurisdiction	NFIP community ID	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
Bedminster township	340427	2	2	2	1	2	0	1
Bernards township	340428	0	3	7	3	7	0	0
Branchburg township	340431	4	13	27	12	29	0	8
Bridgewater township	340432	6	5	11	3	16	1	5
Franklin township	340434	2	2	25	1	25	0	3
Green Brook township	340435	9	24	56	24	56	0	35
Hillsborough township	340436	14	14	23	12	27	0	11
Montgomery township	340439	2	3	10	2	11	0	4
Warren township	340446	0	0	5	0	5	0	1

Counts by occupancy group for each jurisdiction are in the Excel file, sheet "B2-c Jurisdictions".

Jurisdiction rows are whole NFIP communities and need not add up to the county total: a community that extends into another county is counted in full on each jurisdiction row, while the county table counts only its part in this county.

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	207	226	560	159	656	74	194
2 to 4 unit residential	45	62	246	56	256	6	29
other residential	2	6	24	6	24	0	5
non-residential	13	56	176	55	177	0	41
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (FEMA's data date 2026-08-02; file version 2026-08-04). No property is identified. County assignment is FEMA's geocode.

In this county 89 properties are FMA repetitive loss but not NFIP repetitive loss, and 828 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Tables cite these sources by number. The full list, for the plan's bibliography (FEMA review item A4-a):

1. FEMA, OpenFEMA HazardMitigationPlanStatuses v1, version 2026-09-29T134039Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/HazardMitigationPlanStatuses> (API)
2. FEMA, OpenFEMA DisasterDeclarationsSummaries v2, version 2026-09-29T162832Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v2/DisasterDeclarationsSummaries> (API)

3. FEMA, OpenFEMA PublicAssistanceFundedProjectsSummaries v1, version 2026-09-29T150754Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/PublicAssistanceFundedProjectsSummaries> (API)
4. FEMA, OpenFEMA NfipMultipleLossProperties v1, version 2026-08-04T164045Z, pulled 2026-09-30, <https://www.fema.gov/api/open/v1/NfipMultipleLossProperties> (API)
5. FEMA, FEMA National Risk Index 1.20.0 (December 2025), county and census tract tables, version 1.20.0, pulled 2026-09-30, https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_Counties.zip (download, 25 MB), https://www.fema.gov/about/reports-and-data/openfema/nri/v120/NRI_Table_CensusTracts.zip (download, 635 MB)
6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)

What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each item is met.

The plan adds what only the community has: local data on assets, critical facilities, development and each jurisdiction's impacts; local hazard history, including state-declared emergencies; the mitigation strategy; and adoption.

How the federal data are built: National Risk Index values are FEMA's model, not counts of events. Storm Events is more complete from 1996; zone-level records are placed by forecast zone, not by location in the county. Public Assistance for a jurisdiction is matched by applicant name. The Methods page gives every rule and the known edge cases.

OpenFEMA disclaimer

This product uses the Federal Emergency Management Agency's OpenFEMA API, but is not endorsed by FEMA. The Federal Government or FEMA cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).

Reuse, citation and corrections

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Cite this: Hazard Plain (2026). Somerset County, NJ: risk-assessment baseline packet, release 2026-10 (data as of 2026-09-30; County FIPS 34035). Automated baseline. <https://hazardplain.org/nj/34035/> Built from FEMA OpenFEMA, the FEMA National Risk Index and NOAA NCEI Storm Events; source versions in the packet's Sources list.

Corrections: to report an error, name the packet, the table and what your records show. Contact: contact@hazardplain.org