

Appendix D
-Draft, Subject to Change-

Analysis of Repetitive and Severe Repetitive Loss Properties in the Delaware River Basin

Prepared by DRBC Operations Staff
April 2007

Full report can be viewed online at: http://www.state.nj.us/drbc/Flood_Website/floodclaims_home.htm

Analysis of the National Flood Insurance Program (NFIP) Claims in the Delaware River Basin

Repetitive and Severe Repetitive Loss Properties

(data as of 02/28/07)

Total Repetitive Loss Properties: 3,311; \$318 Million in Property Claims

Total Severe Repetitive Loss Properties: 486; \$113 Million in Property Claims

Top Ten Counties in the Basin with the Highest Number of Designated Loss Properties:

County	Repetitive Loss Properties	Total Payouts for Repetitive Loss Properties
Bucks, PA	775	\$90,637,232
Montgomery, PA	485	\$54,050,375
Mercer, NJ	242	\$13,688,747
Northampton, PA	239	\$29,780,422
Warren, NJ	225	\$24,543,943
Delaware, PA	178	\$10,886,267
Hunterdon, NJ	166	\$13,583,940
Chester, PA	130	\$8,380,068
New Castle, DE	105	\$24,624,300
Lehigh, PA	95	\$5,524,623

County	Severe Repetitive Loss Properties	Total Payouts for Severe Repetitive Loss Properties
Bucks, PA	151	\$37,843,028
Montgomery, PA	90	\$18,693,894
Warren, NJ	60	\$12,091,315
Northampton, PA	48	\$9,254,592
Chester, PA	14	\$3,603,757
Lehigh, PA	14	\$2,351,387
Hunterdon, NJ	13	\$3,297,321
Delaware, PA	12	\$1,512,009
Sullivan, NY	12	\$1,913,673
Mercer, NJ	12	\$5,407,347

Top Ten Municipalities in the Basin with Highest Number of Designated Loss Properties:

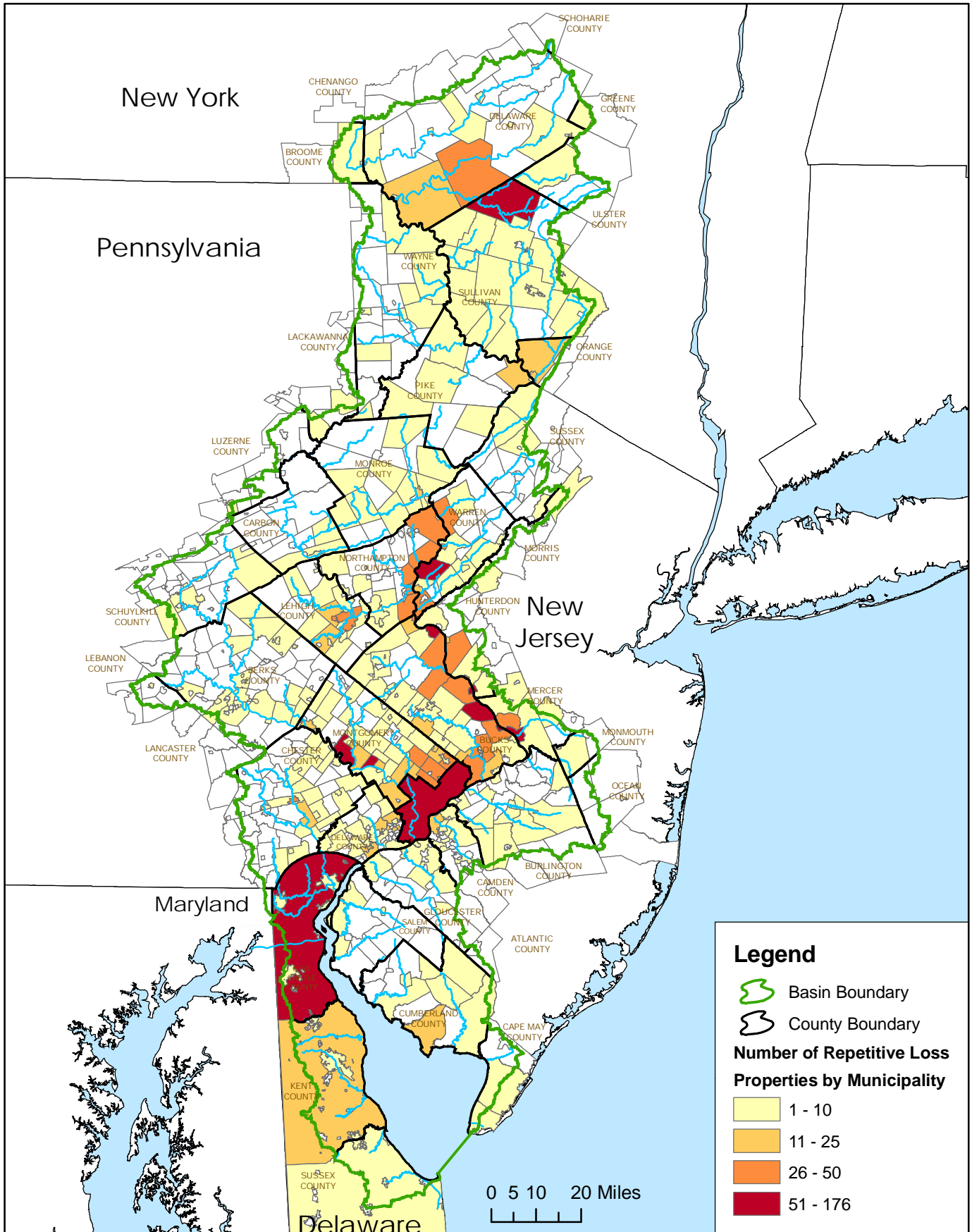
Municipality	Repetitive Loss Properties	Total Payouts for Repetitive Loss Properties
Trenton, NJ	176	\$11,459,971
Yardley, PA	170	\$19,282,322
Philadelphia, PA	95	\$7,471,828
New Castle, DE	86	\$18,101,486
Harmony, NJ	76	\$11,095,956
West Norriton, PA	76	\$7,493,477
New Hope, PA	71	\$10,208,886
Upper Makefield, PA	66	\$10,682,761
Lambertville, NJ	64	\$3,348,860
Bridgeton, PA	59	\$6,048,814

Municipality	Severe Repetitive Loss Properties	Total Payouts for Severe Repetitive Loss Properties
Yardley, PA	46	\$11,206,158
West Norriton, PA	34	\$5,580,246
Harmony, NJ	29	\$5,878,462
Upper Makefield, PA	21	\$5,872,833
Plumstead, PA	13	\$3,513,572
Forks, PA	12	\$2,858,239
Middletown, PA	12	\$1,578,207
Allentown, PA	11	\$1,685,403
Rockland, NY	10	\$1,760,483
Solebury, PA	10	\$4,436,010

Notes:

1. A property is considered a repetitive loss property by FEMA when there are 2 or more losses reported which were paid more than \$1,000 for each loss. The 2 losses must be within 10 years of each other and be at least 10 days apart.
2. A property is considered a severe repetitive loss property by FEMA either when there are at least 4 losses each exceeding \$5000 or when there are 2 or more losses where the building payments exceed the property value.
3. Claims were mapped and summaries compiled using Lat/Long coordinate points provided by FEMA. On occasion, the Lat/Long location does not match the FEMA assigned community name for specific claims.
4. Information was compiled by DRBC staff, April 2007. A complete analysis table is available online at http://www.state.nj.us/drbc/Flood_Website/floodclaims_home.htm
5. This analysis does not capture uninsured flood damage.

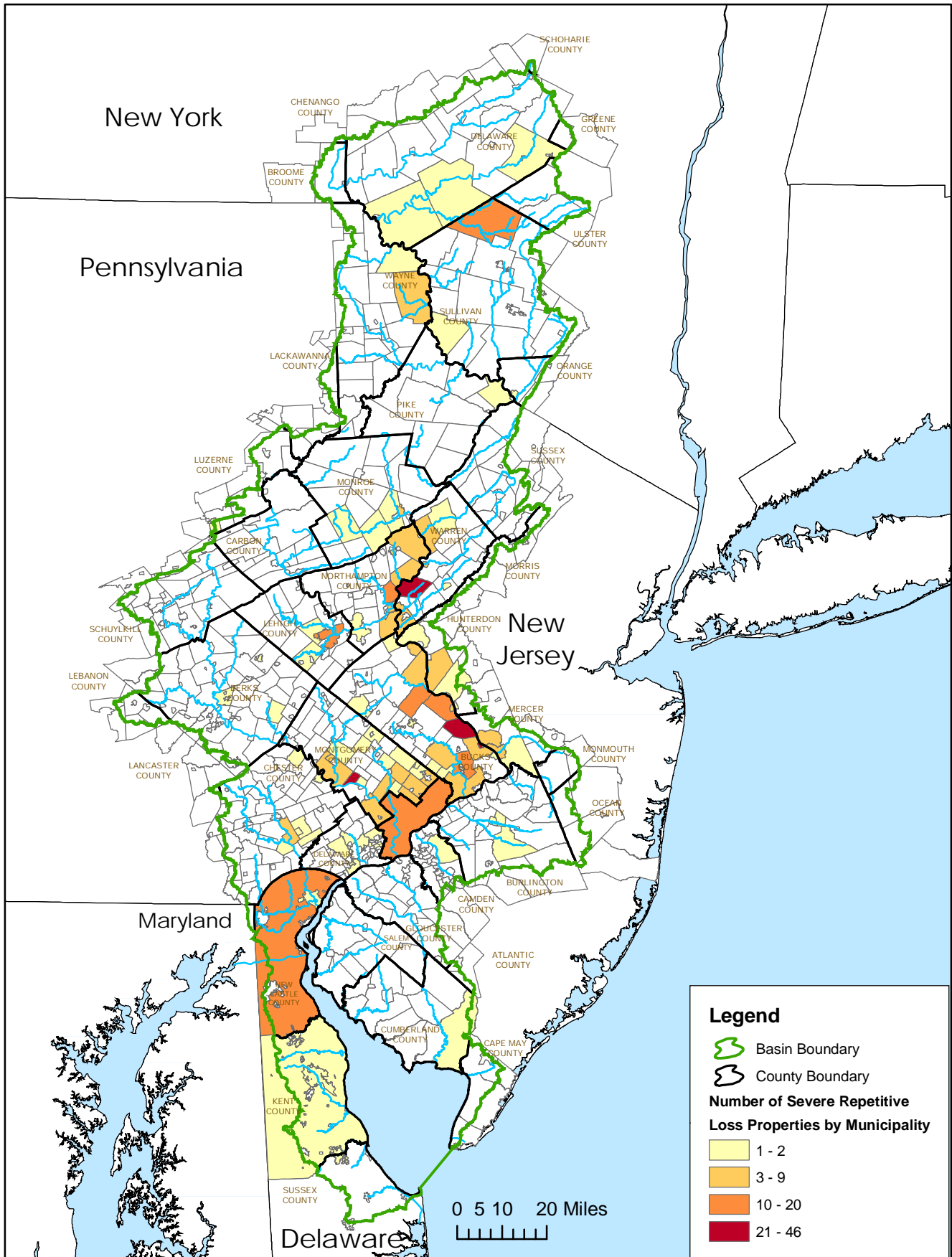
Repetitive Loss Properties in the Delaware River Basin



Source: Federal Emergency Management Agency (FEMA). A property is considered a repetitive loss property when there are 2 or more losses reported which were paid more than \$1,000 for each loss. The 2 losses must be within 10 years of each other and be at least 10 days apart. Losses from 01/01/1978 - 02/28/07 that are closed are considered.

Prepared by Delaware River Basin Commission Staff, April 2007.

Severe Repetitive Loss Properties in the Delaware River Basin



Source: Federal Emergency Management Agency (FEMA). A property is considered a severe repetitive loss property either when there are at least 4 losses each exceeding \$5000 or when there are 2 or more losses where the building payments exceed the property value. Losses from 01/01/1978 - 02/28/07 that are closed are considered.

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