

-Draft, Subject to Change -

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

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:

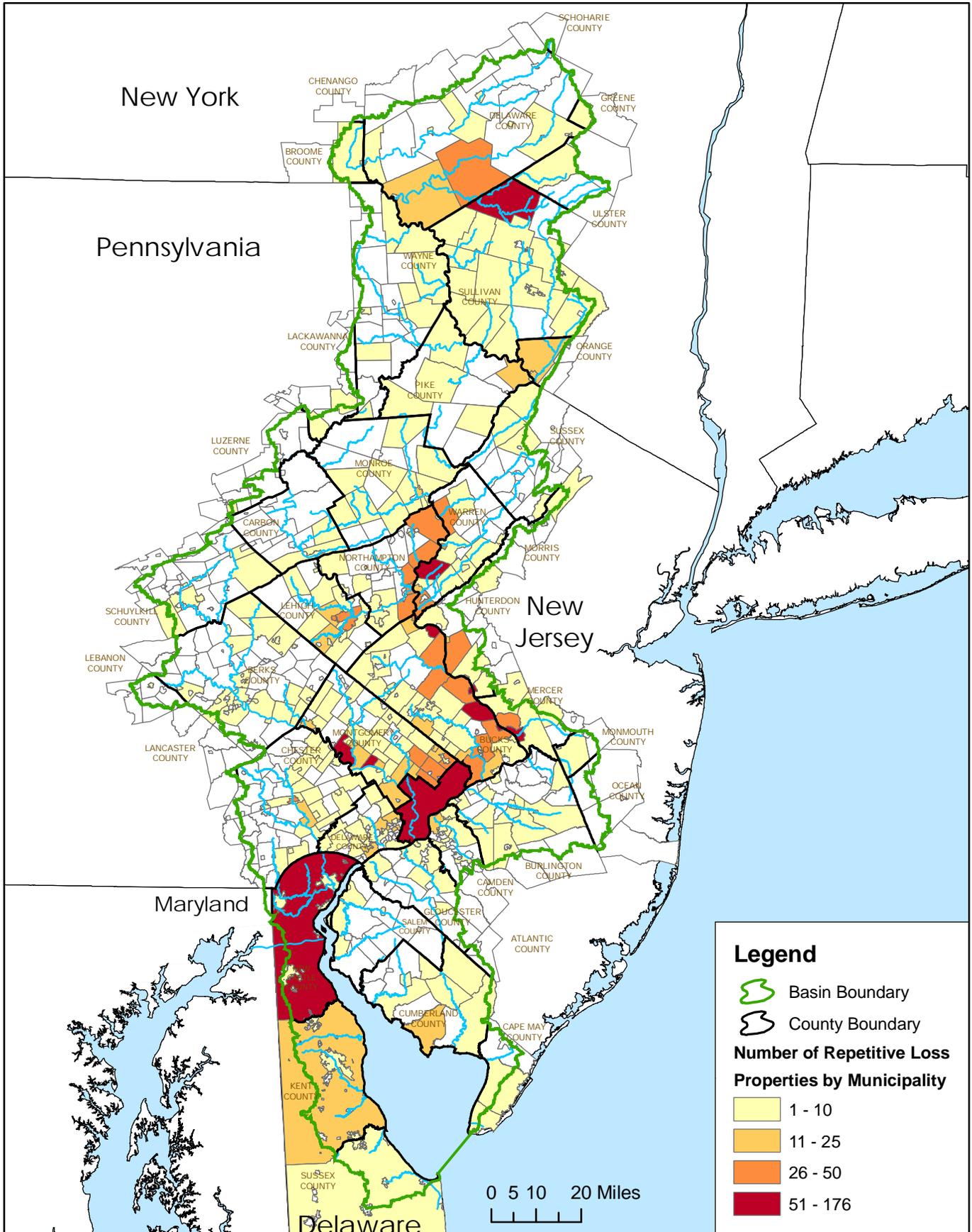
Municipality	Repetitive Loss Properties	Total Payouts for Repetitive Loss Properties
Trenton, NJ	176	\$11,459,971
Yardley, PA	170	\$19,282,322
Philadelphia, PA	95	\$7,471,828
New Castle, DE	86	\$18,101,486
Harmony, NJ	76	\$11,095,956
West Norriton, PA	76	\$7,493,477
New Hope, PA	71	\$10,208,886
Upper 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 detailed listing of claims per municipality is available online at http://www.state.nj.us/drbc/Flood_Website/floodclaims_home.htm
5. This analysis does not capture uninsured flood damage.

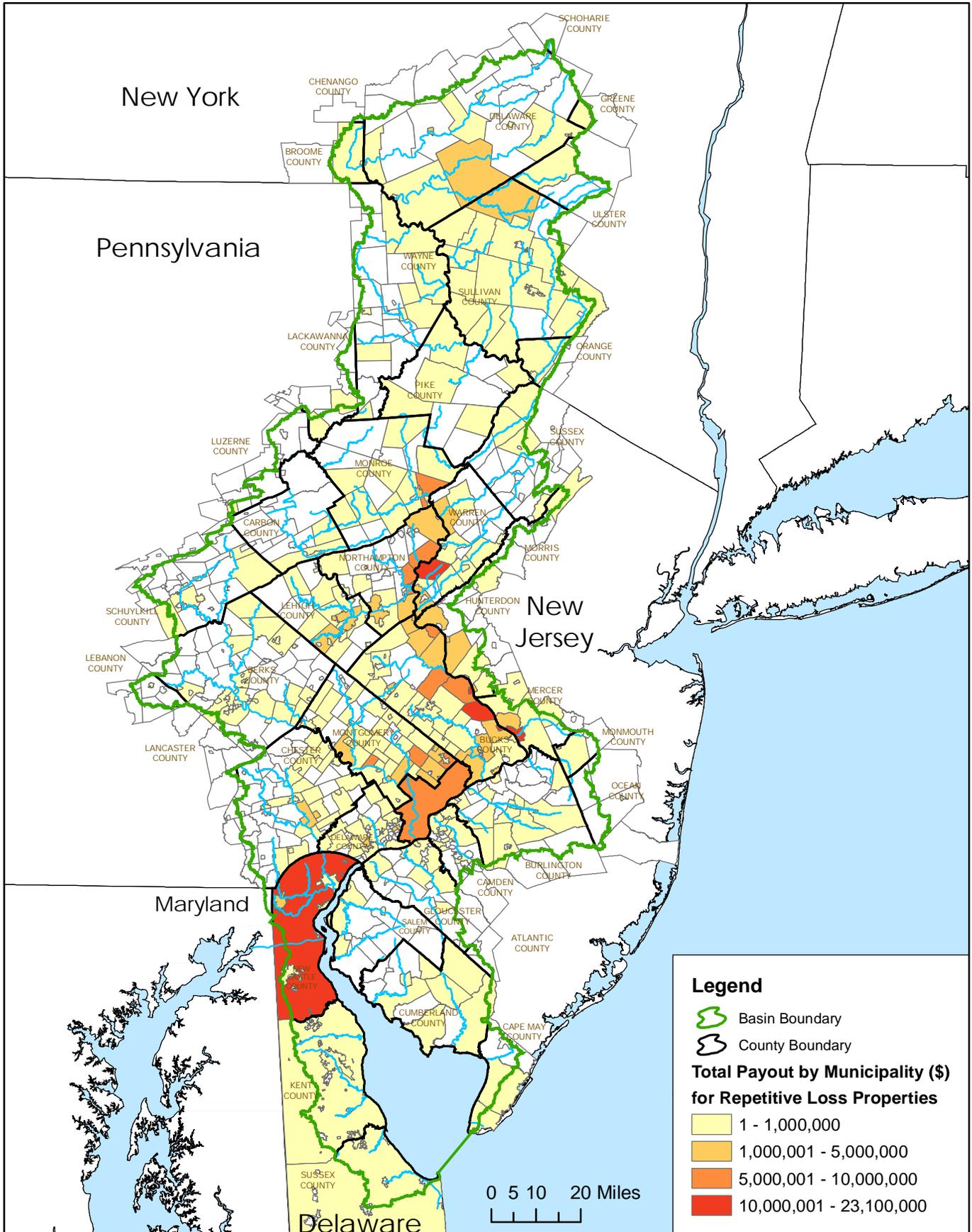
Repetitive Loss Properties in the Delaware River Basin



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.

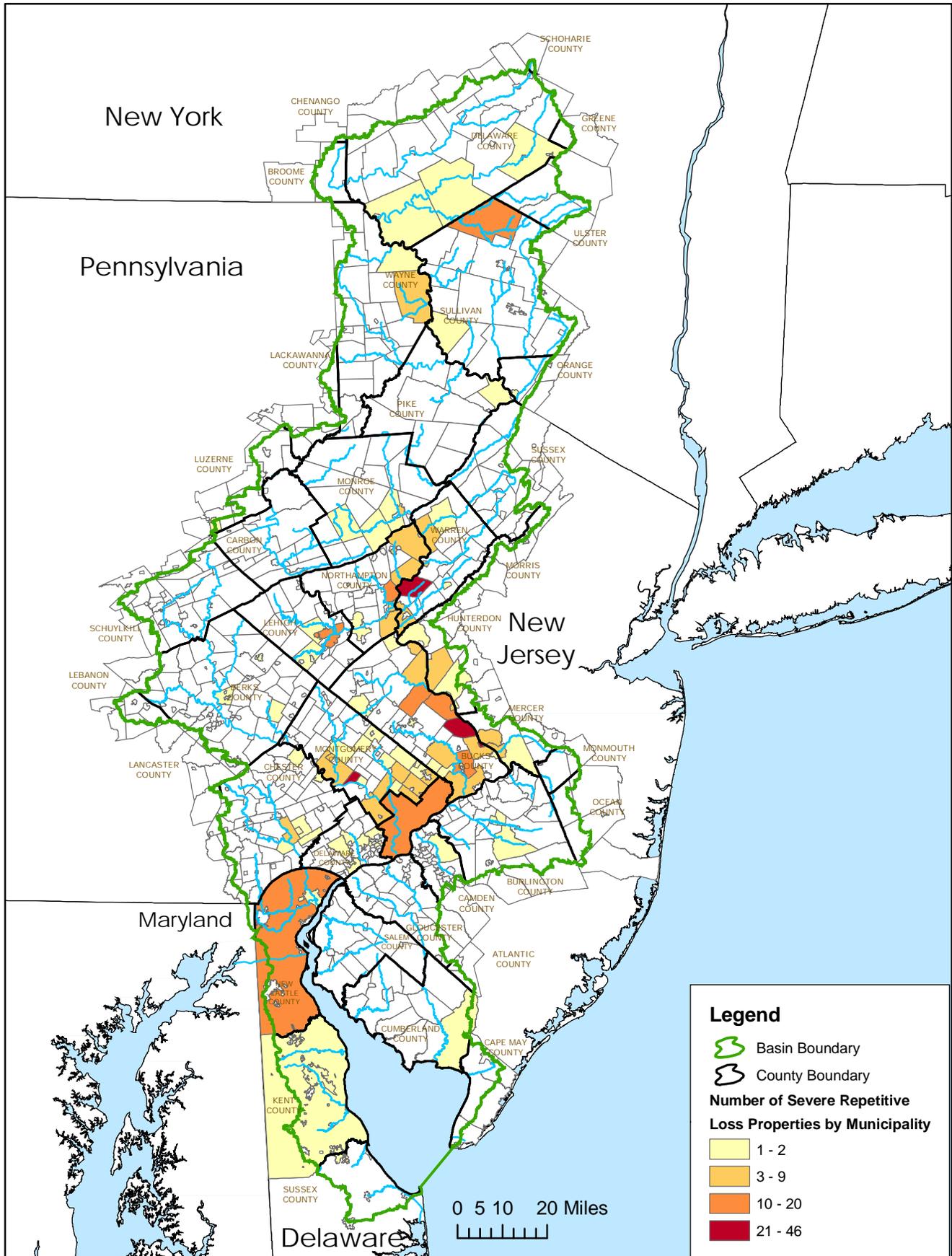
Repetitive Loss Properties in the Delaware River Basin



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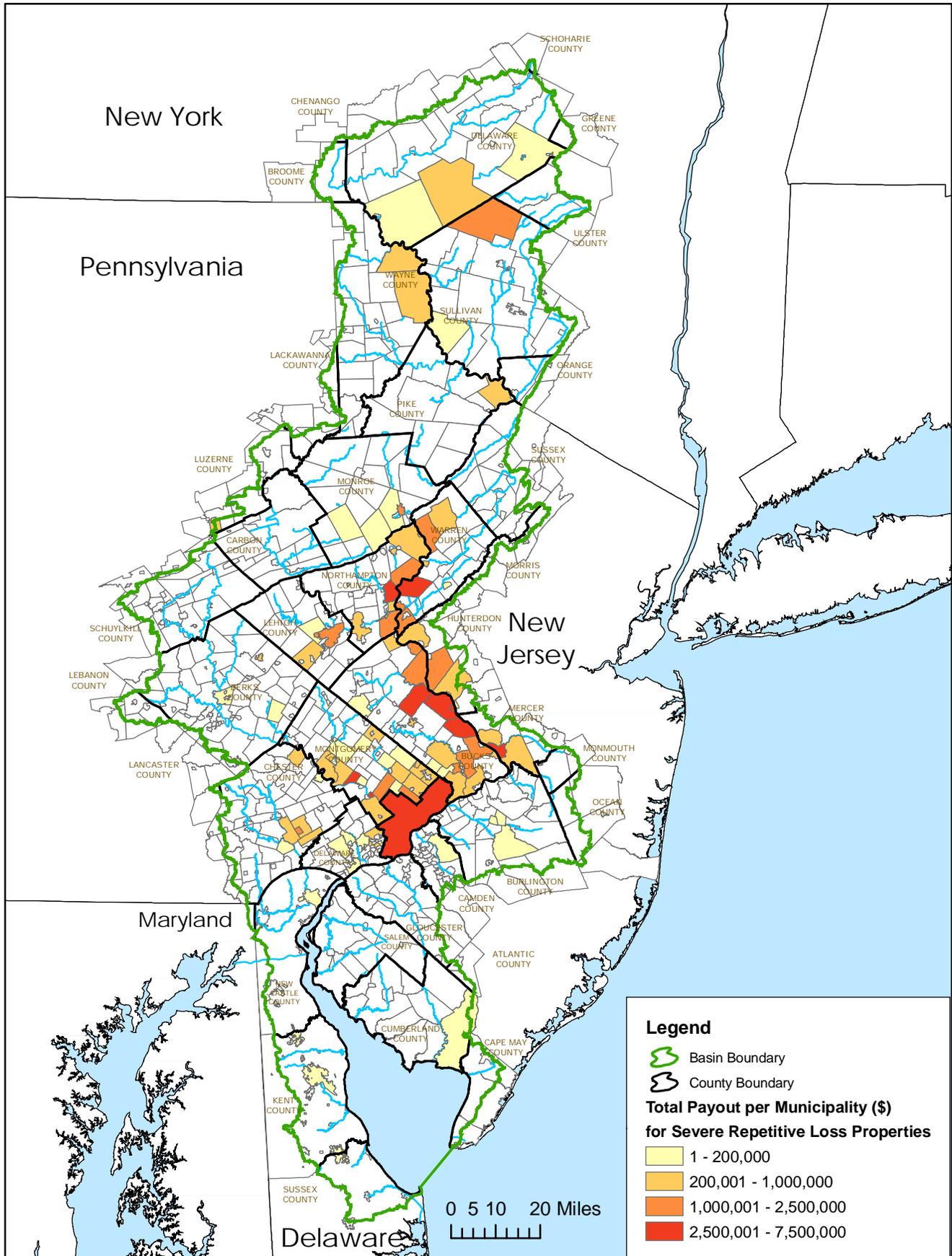
Severe Repetitive Loss Properties in the Delaware River Basin



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.

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.

Prepared by Delaware River Basin Commission Staff, April 2007.

Repetitive Loss Properties

Detailed Account of Claims – Ranked by # of Properties per Municipality

(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.)

**National Flood Insurance Program (NFIP)
Repetitive Loss Properties in the Delaware River Basin
(ranked by # of properties)**

Municipality	County	State	Number of Repetitive Properties	Total Payouts for Repetitive Properties
Trenton City	Mercer	New Jersey	176	\$11,459,971
Yardley Borough	Bucks	Pennsylvania	170	\$19,282,322
Philadelphia City	Philadelphia	Pennsylvania	95	\$7,471,828
New Castle County	New Castle	Delaware	86	\$18,101,486
Harmony Township	Warren	New Jersey	76	\$11,095,956
West Norriton Township	Montgomery	Pennsylvania	76	\$7,493,477
New Hope Borough	Bucks	Pennsylvania	71	\$10,208,886
Upper Makefield Township	Bucks	Pennsylvania	66	\$10,682,761
Lambertville City	Hunterdon	New Jersey	64	\$3,348,860
Bridgeton Township	Bucks	Pennsylvania	59	\$6,048,814
Rockland Township	Sullivan	New York	56	\$4,160,423
Upper Providence Township	Montgomery	Pennsylvania	54	\$2,948,152
Lower Mt Bethel Township	Northampton	Pennsylvania	50	\$5,004,385
Ewing Township	Mercer	New Jersey	49	\$1,286,311
Lower Makefield Township	Bucks	Pennsylvania	49	\$4,304,945
Forks Township	Northampton	Pennsylvania	45	\$5,628,747
Solebury Township	Bucks	Pennsylvania	43	\$8,220,156
Belvidere Town	Warren	New Jersey	41	\$2,083,781
Downingtown Borough	Chester	Pennsylvania	39	\$835,612
Abington Township	Montgomery	Pennsylvania	39	\$1,861,919
Easton City	Northampton	Pennsylvania	38	\$7,233,692
Knowlton Township	Warren	New Jersey	37	\$3,568,778
Plumstead Township	Bucks	Pennsylvania	37	\$5,754,504
Middletown Township	Bucks	Pennsylvania	37	\$3,213,116
Allentown City	Lehigh	Pennsylvania	36	\$2,713,048
Riegelsville Borough	Bucks	Pennsylvania	35	\$1,767,166
Lower Moreland Township	Montgomery	Pennsylvania	35	\$8,249,795
Tinicum Township	Bucks	Pennsylvania	34	\$4,241,965
Upper Mt Bethel Township	Northampton	Pennsylvania	34	\$3,496,098
Pohatcong Township	Warren	New Jersey	32	\$3,233,576
Williams Township	Northampton	Pennsylvania	32	\$3,440,246
Bensalem Township	Bucks	Pennsylvania	31	\$1,294,512
Colchester Township	Delaware	New York	30	\$1,516,515
Stockton Boro	Hunterdon	New Jersey	29	\$1,906,171
Kingwood Township	Hunterdon	New Jersey	28	\$4,673,680
Upper Dublin Township	Montgomery	Pennsylvania	27	\$8,234,637
Cheltenham Township	Montgomery	Pennsylvania	26	\$2,991,650
Darby Borough	Delaware	Pennsylvania	25	\$1,820,612

Frenchtown Boro	Hunterdon	New Jersey	23	\$1,658,668
Phillipsburg Town	Warren	New Jersey	23	\$3,259,372
East Bradford Township	Chester	Pennsylvania	22	\$1,175,187
Upper Darby Township	Delaware	Pennsylvania	22	\$475,780
Whitemarsh Township	Montgomery	Pennsylvania	22	\$3,726,039
Upland Borough	Delaware	Pennsylvania	21	\$1,096,811
East Stroudsburg Borough	Monroe	Pennsylvania	19	\$3,104,641
Lower Southampton Township	Bucks	Pennsylvania	18	\$1,279,097
Chester Township	Delaware	Pennsylvania	18	\$551,655
Lower Macungie Township	Lehigh	Pennsylvania	18	\$1,120,456
Upper Moreland Township	Montgomery	Pennsylvania	18	\$2,515,493
Springfield Township	Montgomery	Pennsylvania	16	\$530,434
Westfall Township	Pike	Pennsylvania	16	\$852,230
Chester City	Delaware	Pennsylvania	15	\$517,039
South Whitehall Township	Lehigh	Pennsylvania	15	\$367,633
Kent County	Kent	Delaware	13	\$259,775
Camden City	Camden	New Jersey	13	\$249,685
Hancock Township	Delaware	New York	13	\$719,630
Port Jervis City	Orange	New York	13	\$743,234
Bristol Township	Bucks	Pennsylvania	13	\$988,149
Collegeville Borough	Montgomery	Pennsylvania	13	\$481,958
Pottstown Borough	Montgomery	Pennsylvania	13	\$853,589
Bangor Borough	Northampton	Pennsylvania	13	\$981,640
Durham Township	Bucks	Pennsylvania	12	\$1,820,977
Warrington Township	Bucks	Pennsylvania	12	\$595,328
Springfield Township	Delaware	Pennsylvania	12	\$669,858
Lower Providence Township	Montgomery	Pennsylvania	12	\$881,281
Norristown Borough	Montgomery	Pennsylvania	12	\$760,036
Downe Township	Cumberland	New Jersey	11	\$306,231
Deerpark Township	Orange	New York	11	\$947,213
Hulmeville Borough	Bucks	Pennsylvania	11	\$741,366
Collingdale Borough	Delaware	Pennsylvania	11	\$1,877,967
Hatboro Borough	Montgomery	Pennsylvania	11	\$1,606,367
Lower Merion Township	Montgomery	Pennsylvania	11	\$701,858
Cherry Hill Township	Camden	New Jersey	10	\$347,978
Holland Township	Hunterdon	New Jersey	10	\$1,102,056
Perkiomen Township	Montgomery	Pennsylvania	10	\$376,386
Trappe Borough	Montgomery	Pennsylvania	10	\$728,809
Damascus Township	Wayne	Pennsylvania	10	\$984,474
Pennsauken Township	Camden	New Jersey	9	\$174,130
Cape May Point Boro	Cape May	New Jersey	9	\$175,973
Delaware Township	Hunterdon	New Jersey	9	\$828,137
Muhlenberg Township	Berks	Pennsylvania	9	\$161,985
Upper Southampton Township	Bucks	Pennsylvania	9	\$594,409
Northampton Township	Bucks	Pennsylvania	9	\$867,444
Ridley Township	Delaware	Pennsylvania	9	\$494,552

Skippack Township	Montgomery	Pennsylvania	9	\$454,430
Horsham Township	Montgomery	Pennsylvania	9	\$442,567
Bridgeport Borough	Montgomery	Pennsylvania	9	\$2,404,484
Mount Holly Township	Burlington	New Jersey	8	\$175,721
West Deptford Township	Gloucester	New Jersey	8	\$168,067
Pocopson Township	Chester	Pennsylvania	8	\$362,764
Smithfield Township	Monroe	Pennsylvania	8	\$5,089,787
Ambler Borough	Montgomery	Pennsylvania	8	\$243,659
Conshohocken Borough	Montgomery	Pennsylvania	8	\$3,623,743
Milford	Kent	Delaware	7	\$365,732
Deposit Village	Delaware	New York	7	\$341,369
Tusten Township	Sullivan	New York	7	\$356,335
Langhorne Borough	Bucks	Pennsylvania	7	\$598,333
Falls Township	Bucks	Pennsylvania	7	\$160,492
Phoenixville Borough	Chester	Pennsylvania	7	\$218,629
West Goshen Township	Chester	Pennsylvania	7	\$415,812
Haverford Township	Delaware	Pennsylvania	7	\$193,081
Brookhaven Borough	Delaware	Pennsylvania	7	\$1,353,904
Whitehall Township	Lehigh	Pennsylvania	7	\$81,296
Matamoras Borough	Pike	Pennsylvania	7	\$338,541
Newport	New Castle	Delaware	6	\$4,845,269
Wilmington	New Castle	Delaware	6	\$380,290
Eastampton Township	Burlington	New Jersey	6	\$168,858
Hopewell Township	Mercer	New Jersey	6	\$421,540
Middletown Township	Delaware	New York	6	\$148,917
Walton Village	Delaware	New York	6	\$1,088,265
Nockamixon Township	Bucks	Pennsylvania	6	\$1,018,592
Sellersville Borough	Bucks	Pennsylvania	6	\$556,493
West Whiteland Township	Chester	Pennsylvania	6	\$203,262
Avondale Borough	Chester	Pennsylvania	6	\$740,821
Radnor Township	Delaware	Pennsylvania	6	\$85,671
Colwyn Borough	Delaware	Pennsylvania	6	\$793,930
Stroud Township	Monroe	Pennsylvania	6	\$334,172
Manchester Township	Wayne	Pennsylvania	6	\$880,353
Cinnaminson Township	Burlington	New Jersey	5	\$203,124
Southampton Township	Burlington	New Jersey	5	\$215,719
Lawrence Township	Mercer	New Jersey	5	\$103,056
Hamilton Township	Mercer	New Jersey	5	\$413,201
Hancock Village	Delaware	New York	5	\$228,716
Jeffersonville Village	Sullivan	New York	5	\$400,491
Cochecton Township	Sullivan	New York	5	\$620,702
Amity Township	Berks	Pennsylvania	5	\$88,278
Bristol Borough	Bucks	Pennsylvania	5	\$3,223,359
Bethlehem City	Lehigh	Pennsylvania	5	\$905,660
Bethlehem City	Northampton	Pennsylvania	5	\$1,025,890
Newark	New Castle	Delaware	4	\$1,147,867

Merchantville Boro	Camden	New Jersey	4	\$137,720
Middle Township	Cape May	New Jersey	4	\$104,602
Penns Grove Boro	Salem	New Jersey	4	\$104,678
Pennsville Township	Salem	New Jersey	4	\$84,385
Blairstown Township	Warren	New Jersey	4	\$876,220
Monticello Village	Sullivan	New York	4	\$34,865
Colebrookdale Township	Berks	Pennsylvania	4	\$75,393
Warminster Township	Bucks	Pennsylvania	4	\$210,642
Coatesville City	Chester	Pennsylvania	4	\$64,554
West Chester Borough	Chester	Pennsylvania	4	\$2,392,784
Westtown Township	Chester	Pennsylvania	4	\$363,118
Myerstown Borough	Lebanon	Pennsylvania	4	\$33,066
Hazleton City	Luzerne	Pennsylvania	4	\$411,315
Hatfield Township	Montgomery	Pennsylvania	4	\$309,697
Portland Borough	Northampton	Pennsylvania	4	\$1,901,300
West Easton Borough	Northampton	Pennsylvania	4	\$73,124
Lower Saucon Township	Northampton	Pennsylvania	4	\$131,844
Honesdale Borough	Wayne	Pennsylvania	4	\$229,253
Dover	Kent	Delaware	3	\$110,473
Sussex County	Sussex	Delaware	3	\$40,387
Maple Shade Township	Burlington	New Jersey	3	\$307,834
Medford Township	Burlington	New Jersey	3	\$187,910
Evesham Township	Burlington	New Jersey	3	\$58,763
Lower Township	Cape May	New Jersey	3	\$83,750
Maurice River Township	Cumberland	New Jersey	3	\$199,550
Deposit Village	Broome	New York	3	\$64,706
Halcott Township	Greene	New York	3	\$148,060
Mamakating Township	Sullivan	New York	3	\$55,443
Exeter Township	Berks	Pennsylvania	3	\$21,187
Springfield Township	Bucks	Pennsylvania	3	\$265,475
Perkasie Borough	Bucks	Pennsylvania	3	\$1,179,803
Doylestown Borough	Bucks	Pennsylvania	3	\$422,288
Palmerton Borough	Carbon	Pennsylvania	3	\$68,287
East Coventry Township	Chester	Pennsylvania	3	\$479,811
Kennett Township	Chester	Pennsylvania	3	\$203,953
Morton Borough	Delaware	Pennsylvania	3	\$151,770
Concord Township	Delaware	Pennsylvania	3	\$233,193
Chadds Ford Township	Delaware	Pennsylvania	3	\$73,190
Pocono Township	Monroe	Pennsylvania	3	\$53,575
Hamilton Township	Monroe	Pennsylvania	3	\$92,090
New Hanover Township	Montgomery	Pennsylvania	3	\$77,658
Towamencin Township	Montgomery	Pennsylvania	3	\$144,392
Whitpain Township	Montgomery	Pennsylvania	3	\$86,780
Lower Gwynedd Township	Montgomery	Pennsylvania	3	\$100,656
Plymouth Township	Montgomery	Pennsylvania	3	\$711,644
Upper Merion Township	Montgomery	Pennsylvania	3	\$90,286

Bethlehem Township	Northampton	Pennsylvania	3	\$654,739
Freemansburg Borough	Northampton	Pennsylvania	3	\$105,735
Little Creek	Kent	Delaware	2	\$25,110
Milton	Sussex	Delaware	2	\$12,252
Willingboro Township	Burlington	New Jersey	2	\$23,314
Palmyra Boro	Burlington	New Jersey	2	\$41,887
Mount Laurel Township	Burlington	New Jersey	2	\$55,242
Collingswood Boro	Camden	New Jersey	2	\$49,273
Vineland City	Cumberland	New Jersey	2	\$44,709
Bridgeton City	Cumberland	New Jersey	2	\$78,815
Millville City	Cumberland	New Jersey	2	\$26,739
Fairfield Township	Cumberland	New Jersey	2	\$33,914
Logan Township	Gloucester	New Jersey	2	\$20,602
Washington Township	Gloucester	New Jersey	2	\$28,103
Mantua Township	Gloucester	New Jersey	2	\$114,925
West Amwell Township	Hunterdon	New Jersey	2	\$56,856
Jefferson Township	Morris	New Jersey	2	\$16,155
Carneys Point Township	Salem	New Jersey	2	\$19,885
Elsinboro Township	Salem	New Jersey	2	\$35,458
Montague Township	Sussex	New Jersey	2	\$127,635
Hackettstown	Warren	New Jersey	2	\$52,458
White Township	Warren	New Jersey	2	\$86,452
Mansfield Township	Warren	New Jersey	2	\$58,327
Washington Township	Warren	New Jersey	2	\$12,638
Lopatcong Township	Warren	New Jersey	2	\$150,933
Sanford Township	Broome	New York	2	\$45,534
Hamden Township	Delaware	New York	2	\$57,217
Callicoon Township	Sullivan	New York	2	\$34,579
Delaware Township	Sullivan	New York	2	\$26,668
Bethel Township	Sullivan	New York	2	\$45,989
Thompson Township	Sullivan	New York	2	\$6,519
Highland Township	Sullivan	New York	2	\$479,148
Hardenburgh Township	Ulster	New York	2	\$26,364
Albany Township	Berks	Pennsylvania	2	\$32,286
Maxatawny Township	Berks	Pennsylvania	2	\$113,813
Perry Township	Berks	Pennsylvania	2	\$136,965
Kutztown Borough	Berks	Pennsylvania	2	\$231,463
Temple Borough	Berks	Pennsylvania	2	\$16,778
Earl Township	Berks	Pennsylvania	2	\$178,896
Reading City	Berks	Pennsylvania	2	\$20,714
Wyomissing Borough	Berks	Pennsylvania	2	\$40,057
Douglass Township	Berks	Pennsylvania	2	\$22,782
St Lawrence Borough	Berks	Pennsylvania	2	\$24,742
Cumru Township	Berks	Pennsylvania	2	\$84,734
Birdsboro Borough	Berks	Pennsylvania	2	\$142,314
Milford Township	Bucks	Pennsylvania	2	\$37,793

West Rockhill Township	Bucks	Pennsylvania	2	\$106,990
Doylestown Township	Bucks	Pennsylvania	2	\$18,627
Wrightstown Township	Bucks	Pennsylvania	2	\$119,550
Morrisville Borough	Bucks	Pennsylvania	2	\$624,307
East Vincent Township	Chester	Pennsylvania	2	\$68,585
Tredyffrin Township	Chester	Pennsylvania	2	\$36,910
Caln Township	Chester	Pennsylvania	2	\$38,900
New Garden Township	Chester	Pennsylvania	2	\$371,938
Middletown Township	Delaware	Pennsylvania	2	\$90,117
Upper Chichester Township	Delaware	Pennsylvania	2	\$65,055
Upper Macungie Township	Lehigh	Pennsylvania	2	\$10,045
Upper Milford Township	Lehigh	Pennsylvania	2	\$183,868
Macungie Borough	Lehigh	Pennsylvania	2	\$7,996
East Norriton Township	Montgomery	Pennsylvania	2	\$30,809
Hatfield Borough	Montgomery	Pennsylvania	2	\$31,674
Montgomery Township	Montgomery	Pennsylvania	2	\$55,920
Lake Township	Wayne	Pennsylvania	2	\$64,231
Smyrna	Kent	Delaware	1	\$57,117
Middletown	New Castle	Delaware	1	\$5,928
New Castle	New Castle	Delaware	1	\$4,872
Elsmere	New Castle	Delaware	1	\$138,587
North Hanover Township	Burlington	New Jersey	1	\$37,657
Burlington City	Burlington	New Jersey	1	\$6,439
Riverside Township	Burlington	New Jersey	1	\$3,258
Pemberton Township	Burlington	New Jersey	1	\$9,828
Lumberton Township	Burlington	New Jersey	1	\$89,291
Haddon Township (East)	Camden	New Jersey	1	\$18,096
Woodlynne Boro	Camden	New Jersey	1	\$5,088
Haddonfield Boro	Camden	New Jersey	1	\$10,985
Haddon Heights Boro	Camden	New Jersey	1	\$19,977
Brooklawn Boro	Camden	New Jersey	1	\$12,520
Bellmawr Boro	Camden	New Jersey	1	\$12,039
Runnemede Boro	Camden	New Jersey	1	\$30,246
Lindenwold Boro	Camden	New Jersey	1	\$10,785
Deerfield Township	Cumberland	New Jersey	1	\$21,369
National Park Boro	Gloucester	New Jersey	1	\$2,695
Deptford Township	Gloucester	New Jersey	1	\$13,913
Paulsboro	Gloucester	New Jersey	1	\$15,219
Clayton Boro	Gloucester	New Jersey	1	\$18,548
Lebanon Township	Hunterdon	New Jersey	1	\$9,511
West Windsor Township	Mercer	New Jersey	1	\$4,668
Upper Freehold Township	Monmouth	New Jersey	1	\$22,424
Woodstown Boro	Salem	New Jersey	1	\$18,196
Sandyston Township	Sussex	New Jersey	1	\$133,615
Frankford Township	Sussex	New Jersey	1	\$13,927
Hopatcong Boro	Sussex	New Jersey	1	\$5,179

Franklin Township	Warren	New Jersey	1	\$7,416
Washington Boro	Warren	New Jersey	1	\$58,036
Delhi Village	Delaware	New York	1	\$15,684
Andes Village	Delaware	New York	1	\$7,080
Deposit Township	Delaware	New York	1	\$74,200
Fremont Township	Sullivan	New York	1	\$158,830
Liberty Township	Sullivan	New York	1	\$14,380
Fallsburg Township	Sullivan	New York	1	\$5,627
Lumberland Township	Sullivan	New York	1	\$27,869
Greenwich Township	Berks	Pennsylvania	1	\$28,531
Lenhartsville Borough	Berks	Pennsylvania	1	\$8,945
Hamburg Borough	Berks	Pennsylvania	1	\$52,140
Topton Borough	Berks	Pennsylvania	1	\$27,540
Heidelberg Township	Berks	Pennsylvania	1	\$13,470
Womelsdorf Borough	Berks	Pennsylvania	1	\$4,725
Spring Township	Berks	Pennsylvania	1	\$289,518
Sinking Spring Borough	Berks	Pennsylvania	1	\$30,711
Richland Township	Bucks	Pennsylvania	1	\$24,228
Hilltown Township	Bucks	Pennsylvania	1	\$27,967
Buckingham Township	Bucks	Pennsylvania	1	\$45,147
New Britain Township	Bucks	Pennsylvania	1	\$3,080
Warwick Township	Bucks	Pennsylvania	1	\$88,150
Towamensing Township	Carbon	Pennsylvania	1	\$30,762
Lower Towamensing Township	Carbon	Pennsylvania	1	\$9,483
East Penn Township	Carbon	Pennsylvania	1	\$26,057
East Pikeland Township	Chester	Pennsylvania	1	\$7,854
West Vincent Township	Chester	Pennsylvania	1	\$64,465
Upper Uwchlan Township	Chester	Pennsylvania	1	\$61,261
Uwchlan Township	Chester	Pennsylvania	1	\$51,723
Willistown Township	Chester	Pennsylvania	1	\$11,961
Malvern Borough	Chester	Pennsylvania	1	\$33,809
East Caln Township	Chester	Pennsylvania	1	\$9,002
Birmingham Township	Chester	Pennsylvania	1	\$9,929
Kennett Square Borough	Chester	Pennsylvania	1	\$157,425
Upper Providence Township	Delaware	Pennsylvania	1	\$44,402
Thornbury Township	Delaware	Pennsylvania	1	\$127,955
Lansdowne Borough	Delaware	Pennsylvania	1	\$43,520
Nether Providence Township	Delaware	Pennsylvania	1	\$53,262
Aston Township	Delaware	Pennsylvania	1	\$64,095
Tinicum Township	Delaware	Pennsylvania	1	\$8,849
Covington Township	Lackawanna	Pennsylvania	1	\$23,565
Thornhurst Township	Lackawanna	Pennsylvania	1	\$22,935
Slatington Borough	Lehigh	Pennsylvania	1	\$10,420
Heidelberg Township	Lehigh	Pennsylvania	1	\$7,080
North Whitehall Township	Lehigh	Pennsylvania	1	\$14,657
Catasauqua Borough	Lehigh	Pennsylvania	1	\$63,095

Salisbury Township	Lehigh	Pennsylvania	1	\$11,692
Salisbury Township	Lehigh	Pennsylvania	1	\$2,370
Emmaus Borough	Lehigh	Pennsylvania	1	\$12,211
Coopersburg Borough	Lehigh	Pennsylvania	1	\$13,096
Barrett Township	Monroe	Pennsylvania	1	\$4,958
Middle Smithfield Township	Monroe	Pennsylvania	1	\$15,406
Tunkhannock Township	Monroe	Pennsylvania	1	\$133,911
Chestnuthill Township	Monroe	Pennsylvania	1	\$57,431
Delaware Water Gp Borough	Monroe	Pennsylvania	1	\$68,184
Polk Township	Monroe	Pennsylvania	1	\$18,584
Bryn Athyn Borough	Montgomery	Pennsylvania	1	\$79,259
Douglass Township	Montgomery	Pennsylvania	1	\$20,892
Marlborough Township	Montgomery	Pennsylvania	1	\$12,305
Franconia Township	Montgomery	Pennsylvania	1	\$19,254
Lower Frederick Township	Montgomery	Pennsylvania	1	\$68,632
Lower Pottsgrove Township	Montgomery	Pennsylvania	1	\$35,028
Schwenksville Borough	Montgomery	Pennsylvania	1	\$13,006
Worcester Township	Montgomery	Pennsylvania	1	\$37,072
West Conshohocken Borough	Montgomery	Pennsylvania	1	\$14,648
Lehigh Township	Northampton	Pennsylvania	1	\$7,879
East Allen Township	Northampton	Pennsylvania	1	\$10,575
Northampton Borough	Northampton	Pennsylvania	1	\$17,795
Hellertown Borough	Northampton	Pennsylvania	1	\$66,733
Lackawaxen Township	Pike	Pennsylvania	1	\$79,284
Blooming Grove Township	Pike	Pennsylvania	1	\$76,438
Greene Township	Pike	Pennsylvania	1	\$10,509
Delaware Township	Pike	Pennsylvania	1	\$48,384
Tamaqua Borough	Schuylkill	Pennsylvania	1	\$23,262
West Penn Township	Schuylkill	Pennsylvania	1	\$10,902
New Philadelphia Borough	Schuylkill	Pennsylvania	1	\$13,082
Port Carbon Borough	Schuylkill	Pennsylvania	1	\$22,288
North Manheim Township	Schuylkill	Pennsylvania	1	\$835,773
Orwigsburg Borough	Schuylkill	Pennsylvania	1	\$7,072
Wayne Township	Schuylkill	Pennsylvania	1	\$37,053
Landingville Borough	Schuylkill	Pennsylvania	1	\$53,268
Buckingham Township	Wayne	Pennsylvania	1	\$67,230
Oregon Township	Wayne	Pennsylvania	1	\$43,862
Berlin Township	Wayne	Pennsylvania	1	\$66,000
Waymart Borough	Wayne	Pennsylvania	1	\$30,218
Hawley Borough	Wayne	Pennsylvania	1	\$47,266
Lehigh Township	Wayne	Pennsylvania	1	\$6,061
Total:			3311	\$317,619,001

Note: Claims represented include closed claims for dates of loss listed 01/01/1978 - 02/28/2007.

Source: Federal Emergency Management Agency (FEMA).

Prepared by Delaware River Basin Commission, April 2007.

Repetitive Loss Properties

Detailed Account of Claims –
Ranked by the Sum of Total Payments for all
Repetitive Loss Properties per Municipality

(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.)

**National Flood Insurance Program (NFIP)
Repetitive Loss Properties in the Delaware River Basin
(ranked by \$ amount)**

Municipality	County	State	Number of Repetitive Properties	Total Payouts for Repetitive Properties
Yardley Borough	Bucks	Pennsylvania	170	\$19,282,322
New Castle County	New Castle	Delaware	86	\$18,101,486
Trenton City	Mercer	New Jersey	176	\$11,459,971
Harmony Township	Warren	New Jersey	76	\$11,095,956
Upper Makefield Township	Bucks	Pennsylvania	66	\$10,682,761
New Hope Borough	Bucks	Pennsylvania	71	\$10,208,886
Lower Moreland Township	Montgomery	Pennsylvania	35	\$8,249,795
Upper Dublin Township	Montgomery	Pennsylvania	27	\$8,234,637
Solebury Township	Bucks	Pennsylvania	43	\$8,220,156
West Norriton Township	Montgomery	Pennsylvania	76	\$7,493,477
Philadelphia City	Philadelphia	Pennsylvania	95	\$7,471,828
Easton City	Northampton	Pennsylvania	38	\$7,233,692
Bridgeton Township	Bucks	Pennsylvania	59	\$6,048,814
Plumstead Township	Bucks	Pennsylvania	37	\$5,754,504
Forks Township	Northampton	Pennsylvania	45	\$5,628,747
Smithfield Township	Monroe	Pennsylvania	8	\$5,089,787
Lower Mt Bethel Township	Northampton	Pennsylvania	50	\$5,004,385
Newport	New Castle	Delaware	6	\$4,845,269
Kingwood Township	Hunterdon	New Jersey	28	\$4,673,680
Lower Makefield Township	Bucks	Pennsylvania	49	\$4,304,945
Tinicum Township	Bucks	Pennsylvania	34	\$4,241,965
Rockland Township	Sullivan	New York	56	\$4,160,423
Whitemarsh Township	Montgomery	Pennsylvania	22	\$3,726,039
Conshohocken Borough	Montgomery	Pennsylvania	8	\$3,623,743
Knowlton Township	Warren	New Jersey	37	\$3,568,778
Upper Mt Bethel Township	Northampton	Pennsylvania	34	\$3,496,098
Williams Township	Northampton	Pennsylvania	32	\$3,440,246
Lambertville City	Hunterdon	New Jersey	64	\$3,348,860
Phillipsburg Town	Warren	New Jersey	23	\$3,259,372
Pohatcong Township	Warren	New Jersey	32	\$3,233,576
Bristol Borough	Bucks	Pennsylvania	5	\$3,223,359
Middletown Township	Bucks	Pennsylvania	37	\$3,213,116
East Stroudsburg Borough	Monroe	Pennsylvania	19	\$3,104,641
Cheltenham Township	Montgomery	Pennsylvania	26	\$2,991,650
Upper Providence Township	Montgomery	Pennsylvania	54	\$2,948,152
Allentown City	Lehigh	Pennsylvania	36	\$2,713,048
Upper Moreland Township	Montgomery	Pennsylvania	18	\$2,515,493
Bridgeport Borough	Montgomery	Pennsylvania	9	\$2,404,484
West Chester Borough	Chester	Pennsylvania	4	\$2,392,784
Belvidere Town	Warren	New Jersey	41	\$2,083,781
Stockton Boro	Hunterdon	New Jersey	29	\$1,906,171
Portland Borough	Northampton	Pennsylvania	4	\$1,901,300
Collingdale Borough	Delaware	Pennsylvania	11	\$1,877,967

Abington Township	Montgomery	Pennsylvania	39	\$1,861,919
Durham Township	Bucks	Pennsylvania	12	\$1,820,977
Darby Borough	Delaware	Pennsylvania	25	\$1,820,612
Riegelsville Borough	Bucks	Pennsylvania	35	\$1,767,166
Frenchtown Boro	Hunterdon	New Jersey	23	\$1,658,668
Hatboro Borough	Montgomery	Pennsylvania	11	\$1,606,367
Colchester Township	Delaware	New York	30	\$1,516,515
Brookhaven Borough	Delaware	Pennsylvania	7	\$1,353,904
Bensalem Township	Bucks	Pennsylvania	31	\$1,294,512
Ewing Township	Mercer	New Jersey	49	\$1,286,311
Lower Southampton Township	Bucks	Pennsylvania	18	\$1,279,097
Perkasie Borough	Bucks	Pennsylvania	3	\$1,179,803
East Bradford Township	Chester	Pennsylvania	22	\$1,175,187
Newark	New Castle	Delaware	4	\$1,147,867
Lower Macungie Township	Lehigh	Pennsylvania	18	\$1,120,456
Holland Township	Hunterdon	New Jersey	10	\$1,102,056
Upland Borough	Delaware	Pennsylvania	21	\$1,096,811
Walton Village	Delaware	New York	6	\$1,088,265
Bethlehem City	Northampton	Pennsylvania	5	\$1,025,890
Nockamixon Township	Bucks	Pennsylvania	6	\$1,018,592
Bristol Township	Bucks	Pennsylvania	13	\$988,149
Damascus Township	Wayne	Pennsylvania	10	\$984,474
Bangor Borough	Northampton	Pennsylvania	13	\$981,640
Deerpark Township	Orange	New York	11	\$947,213
Bethlehem City	Lehigh	Pennsylvania	5	\$905,660
Lower Providence Township	Montgomery	Pennsylvania	12	\$881,281
Manchester Township	Wayne	Pennsylvania	6	\$880,353
Blairstown Township	Warren	New Jersey	4	\$876,220
Northampton Township	Bucks	Pennsylvania	9	\$867,444
Pottstown Borough	Montgomery	Pennsylvania	13	\$853,589
Westfall Township	Pike	Pennsylvania	16	\$852,230
North Manheim Township	Schuylkill	Pennsylvania	1	\$835,773
Downingtown Borough	Chester	Pennsylvania	39	\$835,612
Delaware Township	Hunterdon	New Jersey	9	\$828,137
Colwyn Borough	Delaware	Pennsylvania	6	\$793,930
Norristown Borough	Montgomery	Pennsylvania	12	\$760,036
Port Jervis City	Orange	New York	13	\$743,234
Hulmeville Borough	Bucks	Pennsylvania	11	\$741,366
Avondale Borough	Chester	Pennsylvania	6	\$740,821
Trappe Borough	Montgomery	Pennsylvania	10	\$728,809
Hancock Township	Delaware	New York	13	\$719,630
Plymouth Township	Montgomery	Pennsylvania	3	\$711,644
Lower Merion Township	Montgomery	Pennsylvania	11	\$701,858
Springfield Township	Delaware	Pennsylvania	12	\$669,858
Bethlehem Township	Northampton	Pennsylvania	3	\$654,739
Morrisville Borough	Bucks	Pennsylvania	2	\$624,307
Cochecton Township	Sullivan	New York	5	\$620,702
Langhorne Borough	Bucks	Pennsylvania	7	\$598,333
Warrington Township	Bucks	Pennsylvania	12	\$595,328
Upper Southampton Township	Bucks	Pennsylvania	9	\$594,409

Sellersville Borough	Bucks	Pennsylvania	6	\$556,493
Chester Township	Delaware	Pennsylvania	18	\$551,655
Springfield Township	Montgomery	Pennsylvania	16	\$530,434
Chester City	Delaware	Pennsylvania	15	\$517,039
Ridley Township	Delaware	Pennsylvania	9	\$494,552
Collegeville Borough	Montgomery	Pennsylvania	13	\$481,958
East Coventry Township	Chester	Pennsylvania	3	\$479,811
Highland Township	Sullivan	New York	2	\$479,148
Upper Darby Township	Delaware	Pennsylvania	22	\$475,780
Skippack Township	Montgomery	Pennsylvania	9	\$454,430
Horsham Township	Montgomery	Pennsylvania	9	\$442,567
Doylestown Borough	Bucks	Pennsylvania	3	\$422,288
Hopewell Township	Mercer	New Jersey	6	\$421,540
West Goshen Township	Chester	Pennsylvania	7	\$415,812
Hamilton Township	Mercer	New Jersey	5	\$413,201
Hazleton City	Luzerne	Pennsylvania	4	\$411,315
Jeffersonville Village	Sullivan	New York	5	\$400,491
Wilmington	New Castle	Delaware	6	\$380,290
Perkiomen Township	Montgomery	Pennsylvania	10	\$376,386
New Garden Township	Chester	Pennsylvania	2	\$371,938
South Whitehall Township	Lehigh	Pennsylvania	15	\$367,633
Milford	Kent	Delaware	7	\$365,732
Westtown Township	Chester	Pennsylvania	4	\$363,118
Pocopson Township	Chester	Pennsylvania	8	\$362,764
Tusten Township	Sullivan	New York	7	\$356,335
Cherry Hill Township	Camden	New Jersey	10	\$347,978
Deposit Village	Delaware	New York	7	\$341,369
Matamoras Borough	Pike	Pennsylvania	7	\$338,541
Stroud Township	Monroe	Pennsylvania	6	\$334,172
Hatfield Township	Montgomery	Pennsylvania	4	\$309,697
Maple Shade Township	Burlington	New Jersey	3	\$307,834
Downe Township	Cumberland	New Jersey	11	\$306,231
Spring Township	Berks	Pennsylvania	1	\$289,518
Springfield Township	Bucks	Pennsylvania	3	\$265,475
Kent County	Kent	Delaware	13	\$259,775
Camden City	Camden	New Jersey	13	\$249,685
Ambler Borough	Montgomery	Pennsylvania	8	\$243,659
Concord Township	Delaware	Pennsylvania	3	\$233,193
Kutztown Borough	Berks	Pennsylvania	2	\$231,463
Honesdale Borough	Wayne	Pennsylvania	4	\$229,253
Hancock Village	Delaware	New York	5	\$228,716
Phoenixville Borough	Chester	Pennsylvania	7	\$218,629
Southampton Township	Burlington	New Jersey	5	\$215,719
Warminster Township	Bucks	Pennsylvania	4	\$210,642
Kennett Township	Chester	Pennsylvania	3	\$203,953
West Whiteland Township	Chester	Pennsylvania	6	\$203,262
Cinnaminson Township	Burlington	New Jersey	5	\$203,124
Maurice River Township	Cumberland	New Jersey	3	\$199,550
Haverford Township	Delaware	Pennsylvania	7	\$193,081
Medford Township	Burlington	New Jersey	3	\$187,910

Upper Milford Township	Lehigh	Pennsylvania	2	\$183,868
Earl Township	Berks	Pennsylvania	2	\$178,896
Cape May Point Boro	Cape May	New Jersey	9	\$175,973
Mount Holly Township	Burlington	New Jersey	8	\$175,721
Pennsauken Township	Camden	New Jersey	9	\$174,130
Eastampton Township	Burlington	New Jersey	6	\$168,858
West Deptford Township	Gloucester	New Jersey	8	\$168,067
Muhlenberg Township	Berks	Pennsylvania	9	\$161,985
Falls Township	Bucks	Pennsylvania	7	\$160,492
Fremont Township	Sullivan	New York	1	\$158,830
Kennett Square Borough	Chester	Pennsylvania	1	\$157,425
Morton Borough	Delaware	Pennsylvania	3	\$151,770
Lopatcong Township	Warren	New Jersey	2	\$150,933
Middletown Township	Delaware	New York	6	\$148,917
Halcott Township	Greene	New York	3	\$148,060
Towamencin Township	Montgomery	Pennsylvania	3	\$144,392
Birdsboro Borough	Berks	Pennsylvania	2	\$142,314
Elsmere	New Castle	Delaware	1	\$138,587
Merchantville Boro	Camden	New Jersey	4	\$137,720
Perry Township	Berks	Pennsylvania	2	\$136,965
Tunkhannock Township	Monroe	Pennsylvania	1	\$133,911
Sandyston Township	Sussex	New Jersey	1	\$133,615
Lower Saucon Township	Northampton	Pennsylvania	4	\$131,844
Thornbury Township	Delaware	Pennsylvania	1	\$127,955
Montague Township	Sussex	New Jersey	2	\$127,635
Wrightstown Township	Bucks	Pennsylvania	2	\$119,550
Mantua Township	Gloucester	New Jersey	2	\$114,925
Maxatawny Township	Berks	Pennsylvania	2	\$113,813
Dover	Kent	Delaware	3	\$110,473
West Rockhill Township	Bucks	Pennsylvania	2	\$106,990
Freemansburg Borough	Northampton	Pennsylvania	3	\$105,735
Penns Grove Boro	Salem	New Jersey	4	\$104,678
Middle Township	Cape May	New Jersey	4	\$104,602
Lawrence Township	Mercer	New Jersey	5	\$103,056
Lower Gwynedd Township	Montgomery	Pennsylvania	3	\$100,656
Hamilton Township	Monroe	Pennsylvania	3	\$92,090
Upper Merion Township	Montgomery	Pennsylvania	3	\$90,286
Middletown Township	Delaware	Pennsylvania	2	\$90,117
Lumberton Township	Burlington	New Jersey	1	\$89,291
Amity Township	Berks	Pennsylvania	5	\$88,278
Warwick Township	Bucks	Pennsylvania	1	\$88,150
Whitpain Township	Montgomery	Pennsylvania	3	\$86,780
White Township	Warren	New Jersey	2	\$86,452
Radnor Township	Delaware	Pennsylvania	6	\$85,671
Cumru Township	Berks	Pennsylvania	2	\$84,734
Pennsville Township	Salem	New Jersey	4	\$84,385
Lower Township	Cape May	New Jersey	3	\$83,750
Whitehall Township	Lehigh	Pennsylvania	7	\$81,296
Lackawaxen Township	Pike	Pennsylvania	1	\$79,284
Bryn Athyn Borough	Montgomery	Pennsylvania	1	\$79,259

Bridgeton City	Cumberland	New Jersey	2	\$78,815
New Hanover Township	Montgomery	Pennsylvania	3	\$77,658
Blooming Grove Township	Pike	Pennsylvania	1	\$76,438
Colebrookdale Township	Berks	Pennsylvania	4	\$75,393
Deposit Township	Delaware	New York	1	\$74,200
Chadds Ford Township	Delaware	Pennsylvania	3	\$73,190
West Easton Borough	Northampton	Pennsylvania	4	\$73,124
Lower Frederick Township	Montgomery	Pennsylvania	1	\$68,632
East Vincent Township	Chester	Pennsylvania	2	\$68,585
Palmerton Borough	Carbon	Pennsylvania	3	\$68,287
Delaware Water Gp Borough	Monroe	Pennsylvania	1	\$68,184
Buckingham Township	Wayne	Pennsylvania	1	\$67,230
Hellertown Borough	Northampton	Pennsylvania	1	\$66,733
Berlin Township	Wayne	Pennsylvania	1	\$66,000
Upper Chichester Township	Delaware	Pennsylvania	2	\$65,055
Deposit Village	Broome	New York	3	\$64,706
Coatesville City	Chester	Pennsylvania	4	\$64,554
West Vincent Township	Chester	Pennsylvania	1	\$64,465
Lake Township	Wayne	Pennsylvania	2	\$64,231
Aston Township	Delaware	Pennsylvania	1	\$64,095
Catasauqua Borough	Lehigh	Pennsylvania	1	\$63,095
Upper Uwchlan Township	Chester	Pennsylvania	1	\$61,261
Evesham Township	Burlington	New Jersey	3	\$58,763
Mansfield Township	Warren	New Jersey	2	\$58,327
Washington Boro	Warren	New Jersey	1	\$58,036
Chestnuthill Township	Monroe	Pennsylvania	1	\$57,431
Hamden Township	Delaware	New York	2	\$57,217
Smyrna	Kent	Delaware	1	\$57,117
West Amwell Township	Hunterdon	New Jersey	2	\$56,856
Montgomery Township	Montgomery	Pennsylvania	2	\$55,920
Mamakating Township	Sullivan	New York	3	\$55,443
Mount Laurel Township	Burlington	New Jersey	2	\$55,242
Pocono Township	Monroe	Pennsylvania	3	\$53,575
Landingville Borough	Schuylkill	Pennsylvania	1	\$53,268
Nether Providence Township	Delaware	Pennsylvania	1	\$53,262
Hackettstown	Warren	New Jersey	2	\$52,458
Hamburg Borough	Berks	Pennsylvania	1	\$52,140
Uwchlan Township	Chester	Pennsylvania	1	\$51,723
Collingswood Boro	Camden	New Jersey	2	\$49,273
Delaware Township	Pike	Pennsylvania	1	\$48,384
Hawley Borough	Wayne	Pennsylvania	1	\$47,266
Bethel Township	Sullivan	New York	2	\$45,989
Sanford Township	Broome	New York	2	\$45,534
Buckingham Township	Bucks	Pennsylvania	1	\$45,147
Vineland City	Cumberland	New Jersey	2	\$44,709
Upper Providence Township	Delaware	Pennsylvania	1	\$44,402
Oregon Township	Wayne	Pennsylvania	1	\$43,862
Lansdowne Borough	Delaware	Pennsylvania	1	\$43,520
Palmyra Boro	Burlington	New Jersey	2	\$41,887
Sussex County	Sussex	Delaware	3	\$40,387

Wyomissing Borough	Berks	Pennsylvania	2	\$40,057
Caln Township	Chester	Pennsylvania	2	\$38,900
Milford Township	Bucks	Pennsylvania	2	\$37,793
North Hanover Township	Burlington	New Jersey	1	\$37,657
Worcester Township	Montgomery	Pennsylvania	1	\$37,072
Wayne Township	Schuylkill	Pennsylvania	1	\$37,053
Tredyffrin Township	Chester	Pennsylvania	2	\$36,910
Elsinboro Township	Salem	New Jersey	2	\$35,458
Lower Pottsgrove Township	Montgomery	Pennsylvania	1	\$35,028
Monticello Village	Sullivan	New York	4	\$34,865
Callicoon Township	Sullivan	New York	2	\$34,579
Fairfield Township	Cumberland	New Jersey	2	\$33,914
Malvern Borough	Chester	Pennsylvania	1	\$33,809
Myerstown Borough	Lebanon	Pennsylvania	4	\$33,066
Albany Township	Berks	Pennsylvania	2	\$32,286
Hatfield Borough	Montgomery	Pennsylvania	2	\$31,674
East Norriton Township	Montgomery	Pennsylvania	2	\$30,809
Towamensing Township	Carbon	Pennsylvania	1	\$30,762
Sinking Spring Borough	Berks	Pennsylvania	1	\$30,711
Runnemede Boro	Camden	New Jersey	1	\$30,246
Waymart Borough	Wayne	Pennsylvania	1	\$30,218
Greenwich Township	Berks	Pennsylvania	1	\$28,531
Washington Township	Gloucester	New Jersey	2	\$28,103
Hilltown Township	Bucks	Pennsylvania	1	\$27,967
Lumberland Township	Sullivan	New York	1	\$27,869
Topton Borough	Berks	Pennsylvania	1	\$27,540
Millville City	Cumberland	New Jersey	2	\$26,739
Delaware Township	Sullivan	New York	2	\$26,668
Hardenburgh Township	Ulster	New York	2	\$26,364
East Penn Township	Carbon	Pennsylvania	1	\$26,057
Little Creek	Kent	Delaware	2	\$25,110
St Lawrence Borough	Berks	Pennsylvania	2	\$24,742
Richland Township	Bucks	Pennsylvania	1	\$24,228
Covington Township	Lackawanna	Pennsylvania	1	\$23,565
Willingboro Township	Burlington	New Jersey	2	\$23,314
Tamaqua Borough	Schuylkill	Pennsylvania	1	\$23,262
Thornhurst Township	Lackawanna	Pennsylvania	1	\$22,935
Douglass Township	Berks	Pennsylvania	2	\$22,782
Upper Freehold Township	Monmouth	New Jersey	1	\$22,424
Port Carbon Borough	Schuylkill	Pennsylvania	1	\$22,288
Deerfield Township	Cumberland	New Jersey	1	\$21,369
Exeter Township	Berks	Pennsylvania	3	\$21,187
Douglass Township	Montgomery	Pennsylvania	1	\$20,892
Reading City	Berks	Pennsylvania	2	\$20,714
Logan Township	Gloucester	New Jersey	2	\$20,602
Haddon Heights Boro	Camden	New Jersey	1	\$19,977
Carneys Point Township	Salem	New Jersey	2	\$19,885
Franconia Township	Montgomery	Pennsylvania	1	\$19,254
Doylestown Township	Bucks	Pennsylvania	2	\$18,627
Polk Township	Monroe	Pennsylvania	1	\$18,584

Clayton Boro	Gloucester	New Jersey	1	\$18,548
Woodstown Boro	Salem	New Jersey	1	\$18,196
Haddon Township (East)	Camden	New Jersey	1	\$18,096
Northampton Borough	Northampton	Pennsylvania	1	\$17,795
Temple Borough	Berks	Pennsylvania	2	\$16,778
Jefferson Township	Morris	New Jersey	2	\$16,155
Delhi Village	Delaware	New York	1	\$15,684
Middle Smithfield Township	Monroe	Pennsylvania	1	\$15,406
Paulsboro	Gloucester	New Jersey	1	\$15,219
North Whitehall Township	Lehigh	Pennsylvania	1	\$14,657
West Conshohocken Borough	Montgomery	Pennsylvania	1	\$14,648
Liberty Township	Sullivan	New York	1	\$14,380
Frankford Township	Sussex	New Jersey	1	\$13,927
Deptford Township	Gloucester	New Jersey	1	\$13,913
Heidelberg Township	Berks	Pennsylvania	1	\$13,470
Coopersburg Borough	Lehigh	Pennsylvania	1	\$13,096
New Philadelphia Borough	Schuylkill	Pennsylvania	1	\$13,082
Schwenksville Borough	Montgomery	Pennsylvania	1	\$13,006
Washington Township	Warren	New Jersey	2	\$12,638
Brooklawn Boro	Camden	New Jersey	1	\$12,520
Marlborough Township	Montgomery	Pennsylvania	1	\$12,305
Milton	Sussex	Delaware	2	\$12,252
Emmaus Borough	Lehigh	Pennsylvania	1	\$12,211
Bellmawr Boro	Camden	New Jersey	1	\$12,039
Willistown Township	Chester	Pennsylvania	1	\$11,961
Salisbury Township	Lehigh	Pennsylvania	1	\$11,692
Haddonfield Boro	Camden	New Jersey	1	\$10,985
West Penn Township	Schuylkill	Pennsylvania	1	\$10,902
Lindenwold Boro	Camden	New Jersey	1	\$10,785
East Allen Township	Northampton	Pennsylvania	1	\$10,575
Greene Township	Pike	Pennsylvania	1	\$10,509
Slatington Borough	Lehigh	Pennsylvania	1	\$10,420
Upper Macungie Township	Lehigh	Pennsylvania	2	\$10,045
Birmingham Township	Chester	Pennsylvania	1	\$9,929
Pemberton Township	Burlington	New Jersey	1	\$9,828
Lebanon Township	Hunterdon	New Jersey	1	\$9,511
Lower Towamensing Township	Carbon	Pennsylvania	1	\$9,483
East Caln Township	Chester	Pennsylvania	1	\$9,002
Lenhartsville Borough	Berks	Pennsylvania	1	\$8,945
Tinicum Township	Delaware	Pennsylvania	1	\$8,849
Macungie Borough	Lehigh	Pennsylvania	2	\$7,996
Lehigh Township	Northampton	Pennsylvania	1	\$7,879
East Pikeland Township	Chester	Pennsylvania	1	\$7,854
Franklin Township	Warren	New Jersey	1	\$7,416
Heidelberg Township	Lehigh	Pennsylvania	1	\$7,080
Andes Village	Delaware	New York	1	\$7,080
Orwigsburg Borough	Schuylkill	Pennsylvania	1	\$7,072
Thompson Township	Sullivan	New York	2	\$6,519
Burlington City	Burlington	New Jersey	1	\$6,439
Lehigh Township	Wayne	Pennsylvania	1	\$6,061

Middletown	New Castle	Delaware	1	\$5,928
Fallsburg Township	Sullivan	New York	1	\$5,627
Hopatcong Boro	Sussex	New Jersey	1	\$5,179
Woodlynne Boro	Camden	New Jersey	1	\$5,088
Barrett Township	Monroe	Pennsylvania	1	\$4,958
New Castle	New Castle	Delaware	1	\$4,872
Womelsdorf Borough	Berks	Pennsylvania	1	\$4,725
West Windsor Township	Mercer	New Jersey	1	\$4,668
Riverside Township	Burlington	New Jersey	1	\$3,258
New Britain Township	Bucks	Pennsylvania	1	\$3,080
National Park Boro	Gloucester	New Jersey	1	\$2,695
Salisbury Township	Lehigh	Pennsylvania	1	\$2,370
Total:			3311	\$317,619,001

Note: Claims represented include closed claims for dates of loss listed 01/01/1978 - 02/28/2007.

Source: Federal Emergency Management Agency (FEMA).

Prepared by Delaware River Basin Commission, April 2007.

Severe Repetitive Loss Properties

Detailed Account of Claims –
Ranked by # of Properties per Municipality

(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.)

**National Flood Insurance Program (NFIP)
Severe Repetitive Losses in the Delaware River Basin
(ranked by # of properties)**

Municipality	County	State	Number of Severe Repetitive Properties	Total Payouts for Severe Repetitive Properties
Yardley Borough	Bucks	Pennsylvania	46	\$11,206,158
West Norriton Township	Montgomery	Pennsylvania	34	\$5,580,246
Harmony Township	Warren	New Jersey	29	\$5,878,462
Upper Makefield Township	Bucks	Pennsylvania	21	\$5,872,833
Plumstead Township	Bucks	Pennsylvania	13	\$3,513,572
Middletown Township	Bucks	Pennsylvania	12	\$1,578,207
Forks Township	Northampton	Pennsylvania	12	\$2,858,239
Allentown City	Lehigh	Pennsylvania	11	\$1,685,403
New Castle County	New Castle	Delaware	10	\$7,726,614
Rockland Township	Sullivan	New York	10	\$1,760,483
Solebury Township	Bucks	Pennsylvania	10	\$4,436,010
Philadelphia City	Philadelphia	Pennsylvania	10	\$3,525,808
Knowlton Township	Warren	New Jersey	9	\$1,640,927
Lower Makefield Township	Bucks	Pennsylvania	9	\$1,769,687
Lower Mt Bethel Township	Northampton	Pennsylvania	9	\$1,350,484
Phillipsburg Town	Warren	New Jersey	8	\$2,044,472
Williams Township	Northampton	Pennsylvania	8	\$1,523,886
Pohatcong Township	Warren	New Jersey	7	\$1,361,646
Bridgeton Township	Bucks	Pennsylvania	7	\$1,090,813
Tinicum Township	Bucks	Pennsylvania	7	\$1,699,630
East Stroudsburg Borough	Monroe	Pennsylvania	7	\$1,595,726
Cheltenham Township	Montgomery	Pennsylvania	7	\$2,330,328
Trenton City	Mercer	New Jersey	6	\$4,834,388
New Hope Borough	Bucks	Pennsylvania	6	\$2,703,851
East Bradford Township	Chester	Pennsylvania	6	\$487,999
Whitemarsh Township	Montgomery	Pennsylvania	6	\$1,340,669
Upper Mt Bethel Township	Northampton	Pennsylvania	6	\$973,418
Bangor Borough	Northampton	Pennsylvania	6	\$602,521
Kingwood Township	Hunterdon	New Jersey	5	\$1,857,704
Upper Providence Township	Montgomery	Pennsylvania	5	\$585,534
Trappe Borough	Montgomery	Pennsylvania	5	\$524,882
Ewing Township	Mercer	New Jersey	4	\$206,775
Belvidere Town	Warren	New Jersey	4	\$595,371
Bensalem Township	Bucks	Pennsylvania	4	\$455,075
Lower Moreland Township	Montgomery	Pennsylvania	4	\$550,018
Bristol Township	Bucks	Pennsylvania	3	\$642,441
Northampton Township	Bucks	Pennsylvania	3	\$507,488
Lower Providence Township	Montgomery	Pennsylvania	3	\$295,252
Upper Dublin Township	Montgomery	Pennsylvania	3	\$903,849
Abington Township	Montgomery	Pennsylvania	3	\$225,273
Conshohocken Borough	Montgomery	Pennsylvania	3	\$3,461,981
Lower Merion Township	Montgomery	Pennsylvania	3	\$459,995

Easton City	Northampton	Pennsylvania	3	\$445,968
Damascus Township	Wayne	Pennsylvania	3	\$573,844
Milford	Kent	Delaware	2	\$93,178
Cherry Hill Township	Camden	New Jersey	2	\$126,769
Holland Township	Hunterdon	New Jersey	2	\$486,695
Delaware Township	Hunterdon	New Jersey	2	\$298,245
Stockton Boro	Hunterdon	New Jersey	2	\$482,949
Lambertville City	Hunterdon	New Jersey	2	\$171,728
Hamilton Township	Mercer	New Jersey	2	\$366,184
Blairstown Township	Warren	New Jersey	2	\$512,401
Colchester Township	Delaware	New York	2	\$251,019
Hancock Township	Delaware	New York	2	\$50,223
Lower Southampton Township	Bucks	Pennsylvania	2	\$130,951
Morrisville Borough	Bucks	Pennsylvania	2	\$624,307
Phoenixville Borough	Chester	Pennsylvania	2	\$91,275
West Goshen Township	Chester	Pennsylvania	2	\$246,794
Upper Darby Township	Delaware	Pennsylvania	2	\$210,728
Springfield Township	Delaware	Pennsylvania	2	\$149,244
Collingdale Borough	Delaware	Pennsylvania	2	\$386,336
Lower Macungie Township	Lehigh	Pennsylvania	2	\$513,445
Hazleton City	Luzerne	Pennsylvania	2	\$393,474
Upper Moreland Township	Montgomery	Pennsylvania	2	\$561,348
Hatboro Borough	Montgomery	Pennsylvania	2	\$708,971
Perkiomen Township	Montgomery	Pennsylvania	2	\$183,601
Springfield Township	Montgomery	Pennsylvania	2	\$161,055
Portland Borough	Northampton	Pennsylvania	2	\$538,039
Bethlehem City	Northampton	Pennsylvania	2	\$962,037
Westfall Township	Pike	Pennsylvania	2	\$530,629
Dover	Kent	Delaware	1	\$85,990
Smyrna	Kent	Delaware	1	\$57,117
Kent County	Kent	Delaware	1	\$38,624
Elsmere	New Castle	Delaware	1	\$138,587
Wilmington	New Castle	Delaware	1	\$194,310
Eastampton Township	Burlington	New Jersey	1	\$62,700
Mount Holly Township	Burlington	New Jersey	1	\$64,684
Southampton Township	Burlington	New Jersey	1	\$84,859
Maurice River Township	Cumberland	New Jersey	1	\$75,652
Washington Boro	Warren	New Jersey	1	\$58,036
Middletown Township	Delaware	New York	1	\$76,165
Port Jervis City	Orange	New York	1	\$36,640
Jeffersonville Village	Sullivan	New York	1	\$70,702
Tusten Township	Sullivan	New York	1	\$82,487
Kutztown Borough	Berks	Pennsylvania	1	\$222,615
Muhlenberg Township	Berks	Pennsylvania	1	\$42,206
Earl Township	Berks	Pennsylvania	1	\$172,431
Durham Township	Bucks	Pennsylvania	1	\$706,637
West Rockhill Township	Bucks	Pennsylvania	1	\$85,197
Doylestown Borough	Bucks	Pennsylvania	1	\$250,878
Upper Southampton Township	Bucks	Pennsylvania	1	\$198,465

Langhorne Borough	Bucks	Pennsylvania	1	\$268,886
Hulmeville Borough	Bucks	Pennsylvania	1	\$101,941
East Coventry Township	Chester	Pennsylvania	1	\$300,126
West Chester Borough	Chester	Pennsylvania	1	\$2,223,858
Westtown Township	Chester	Pennsylvania	1	\$206,185
Pocopson Township	Chester	Pennsylvania	1	\$47,520
Upper Providence Township	Delaware	Pennsylvania	1	\$44,402
Middletown Township	Delaware	Pennsylvania	1	\$43,291
Darby Borough	Delaware	Pennsylvania	1	\$129,677
Colwyn Borough	Delaware	Pennsylvania	1	\$315,625
Chester City	Delaware	Pennsylvania	1	\$72,555
Upland Borough	Delaware	Pennsylvania	1	\$160,153
South Whitehall Township	Lehigh	Pennsylvania	1	\$152,538
Stroud Township	Monroe	Pennsylvania	1	\$152,158
Chestnuthill Township	Monroe	Pennsylvania	1	\$57,431
Hamilton Township	Monroe	Pennsylvania	1	\$68,128
Hatfield Township	Montgomery	Pennsylvania	1	\$211,863
Towamencin Township	Montgomery	Pennsylvania	1	\$99,066
Skippack Township	Montgomery	Pennsylvania	1	\$102,690
Horsham Township	Montgomery	Pennsylvania	1	\$172,567
Lower Gwynedd Township	Montgomery	Pennsylvania	1	\$77,457
Norristown Borough	Montgomery	Pennsylvania	1	\$157,249
Manchester Township	Wayne	Pennsylvania	1	\$657,616
Total			486	\$113,123,518

Note: Claims represented include closed claims for dates of loss listed 01/01/1978 - 02/28/2007.

Source: Federal Emergency Management Agency (FEMA).

Prepared by Delaware River Basin Commission, April 2007.

Severe Repetitive Loss Properties

Detailed Account of Claims –
Ranked by the Sum of Total Payments for all Severe
Repetitive Loss Properties per Municipality

(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.)

**National Flood Insurance Program (NFIP)
Severe Repetitive Losses in the Delaware River Basin
(ranked by \$ amount)**

Municipality	County	State	Number of Severe Repetitive Properties	Total Payouts for Severe Repetitive Properties
Yardley Borough	Bucks	Pennsylvania	46	\$11,206,158
New Castle County	New Castle	Delaware	10	\$7,726,614
Harmony Township	Warren	New Jersey	29	\$5,878,462
Upper Makefield Township	Bucks	Pennsylvania	21	\$5,872,833
West Norriton Township	Montgomery	Pennsylvania	34	\$5,580,246
Trenton City	Mercer	New Jersey	6	\$4,834,388
Solebury Township	Bucks	Pennsylvania	10	\$4,436,010
Philadelphia City	Philadelphia	Pennsylvania	10	\$3,525,808
Plumstead Township	Bucks	Pennsylvania	13	\$3,513,572
Conshohocken Borough	Montgomery	Pennsylvania	3	\$3,461,981
Forks Township	Northampton	Pennsylvania	12	\$2,858,239
New Hope Borough	Bucks	Pennsylvania	6	\$2,703,851
Cheltenham Township	Montgomery	Pennsylvania	7	\$2,330,328
West Chester Borough	Chester	Pennsylvania	1	\$2,223,858
Phillipsburg Town	Warren	New Jersey	8	\$2,044,472
Kingwood Township	Hunterdon	New Jersey	5	\$1,857,704
Lower Makefield Township	Bucks	Pennsylvania	9	\$1,769,687
Rockland Township	Sullivan	New York	10	\$1,760,483
Tinicum Township	Bucks	Pennsylvania	7	\$1,699,630
Allentown City	Lehigh	Pennsylvania	11	\$1,685,403
Knowlton Township	Warren	New Jersey	9	\$1,640,927
East Stroudsburg Borough	Monroe	Pennsylvania	7	\$1,595,726
Middletown Township	Bucks	Pennsylvania	12	\$1,578,207
Williams Township	Northampton	Pennsylvania	8	\$1,523,886
Pohatcong Township	Warren	New Jersey	7	\$1,361,646
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Bridgeton Township	Bucks	Pennsylvania	7	\$1,090,813
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Bethlehem City	Northampton	Pennsylvania	2	\$962,037
Upper Dublin Township	Montgomery	Pennsylvania	3	\$903,849
Hatboro Borough	Montgomery	Pennsylvania	2	\$708,971
Durham Township	Bucks	Pennsylvania	1	\$706,637
Manchester Township	Wayne	Pennsylvania	1	\$657,616
Bristol Township	Bucks	Pennsylvania	3	\$642,441
Morrisville Borough	Bucks	Pennsylvania	2	\$624,307
Bangor Borough	Northampton	Pennsylvania	6	\$602,521
Belvidere Town	Warren	New Jersey	4	\$595,371
Upper Providence Township	Montgomery	Pennsylvania	5	\$585,534

Damascus Township	Wayne	Pennsylvania	3	\$573,844
Upper Moreland Township	Montgomery	Pennsylvania	2	\$561,348
Lower Moreland Township	Montgomery	Pennsylvania	4	\$550,018
Portland Borough	Northampton	Pennsylvania	2	\$538,039
Westfall Township	Pike	Pennsylvania	2	\$530,629
Trappe Borough	Montgomery	Pennsylvania	5	\$524,882
Lower Macungie Township	Lehigh	Pennsylvania	2	\$513,445
Blairstown Township	Warren	New Jersey	2	\$512,401
Northampton Township	Bucks	Pennsylvania	3	\$507,488
East Bradford Township	Chester	Pennsylvania	6	\$487,999
Holland Township	Hunterdon	New Jersey	2	\$486,695
Stockton Boro	Hunterdon	New Jersey	2	\$482,949
Lower Merion Township	Montgomery	Pennsylvania	3	\$459,995
Bensalem Township	Bucks	Pennsylvania	4	\$455,075
Easton City	Northampton	Pennsylvania	3	\$445,968
Hazleton City	Luzerne	Pennsylvania	2	\$393,474
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Lower Southampton Township	Bucks	Pennsylvania	2	\$130,951
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Cherry Hill Township	Camden	New Jersey	2	\$126,769
Skippack Township	Montgomery	Pennsylvania	1	\$102,690
Hulmeville Borough	Bucks	Pennsylvania	1	\$101,941
Towamencin Township	Montgomery	Pennsylvania	1	\$99,066
Milford	Kent	Delaware	2	\$93,178
Phoenixville Borough	Chester	Pennsylvania	2	\$91,275
Dover	Kent	Delaware	1	\$85,990
West Rockhill Township	Bucks	Pennsylvania	1	\$85,197
Southampton Township	Burlington	New Jersey	1	\$84,859
Tusten Township	Sullivan	New York	1	\$82,487
Lower Gwynedd Township	Montgomery	Pennsylvania	1	\$77,457
Middletown Township	Delaware	New York	1	\$76,165
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Jeffersonville Village	Sullivan	New York	1	\$70,702
Hamilton Township	Monroe	Pennsylvania	1	\$68,128
Mount Holly Township	Burlington	New Jersey	1	\$64,684
Eastampton Township	Burlington	New Jersey	1	\$62,700
Washington Boro	Warren	New Jersey	1	\$58,036
Chestnuthill Township	Monroe	Pennsylvania	1	\$57,431
Smyrna	Kent	Delaware	1	\$57,117
Hancock Township	Delaware	New York	2	\$50,223
Pocopson Township	Chester	Pennsylvania	1	\$47,520
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Middletown Township	Delaware	Pennsylvania	1	\$43,291
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Total			486	\$113,123,518

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Prepared by Delaware River Basin Commission, April 2007.