

Delaware River Basin Comprehensive Study – Interim Feasibility Study for New Jersey
Flood Risk Management Measures

Fact Sheet

Nonstructural Measures

(Land Use and Regulatory Measures-Economic)

Option: Insurance Program Modifications

- Description:** Modifications to the National Flood Insurance Program to adjust risk classifications and premiums to reflect flooding hazards at current levels.
- Example(s):** Remapping flood-prone areas using latest available hydrology, topographic mapping, and modeling methods. [Note: FEMA is preparing Digital Flood Insurance Rate Maps, or DFIRMs, for Delaware River-area communities in New Jersey]
- Benefits:** May discourage and reduce likelihood of development or redevelopment in areas with high risk for flooding damage.
- Challenges:** Requires Congressional and authorizing agency (FEMA) approval; resistance from owners of pre-FIRM structures and local communities.

