

BOROUGH OF STONE HARBOR **FLOOD PROTECTION INFORMATION**

The Federal Emergency Management Agency has classified Stone Harbor in its entirety, as a Special Flood Hazard Area due to the fact that the Borough is a barrier island surrounded completely by water. The areas along the Bayfront then than those abutting going east to Third Avenue as well as the east side of the bulkhead running along the beach are considered “V” Zones. The “V” zones are high velocity or flood prone areas. Although your property may be high enough that it has not flooded recently, all properties located in the Borough are located within a floodplain. This flyer gives you some ideas of what you can do to protect yourself and your property.

Borough Flood Services:

The first thing you should do is check your flood hazard zone. Flood Maps and flood protection references are available in the Construction Office at Borough Hall, 9508 Second Avenue.

[Please click here to view information available at the Construction Office.](#)

You can request the Construction Office Flood Plain Manager visit your property and review a flooding issue and explain possible corrections to prevent continuing flood damage. This is no cost for this service. Please contact the Construction Office at (609)368-6814 to schedule an appointment.

What You Can Do:

The Borough’s Flood Prevention efforts depend on your cooperation and assistance.

Here is what you can do to help:

- ✓ Do not disturb the sand dunes which are helping to prevent flooding. [Click here to view Chapter 156, Beaches, Borough of Stone Harbor Revised General Ordinances.](#)
- ✓ Do not dump or pollute storm drains. Storm Drains help defer water during a storm event. When they become clogged with trash or debris flooding can occur. Report any dumping or debris to the Department of Public Works at (609)368-7311.
- ✓ Always check with the Construction Office before you build, alter regrade or fill on your property. A permit may be needed to ensure that projects do not cause problems for other properties. [Click here to view Chapter 470, Stormwater Management, Borough of Stone Harbor Revised General Ordinances.](#)
- ✓ If you are reconstructing, rehabilitating or completing other improvements that cumulatively equal more than 50% of the buildings market value, this is considered a Substantial improvement/Repair. The building must now meet the same construction and Flood Protection requirements as a new building. Permits are required through the Construction Office to ensure that you are compliant. [Click here to view Chapter 300, Flood Damage Protection, Revised General Ordinances for the Borough of Stone Harbor.](#)
- ✓ If you are adding an addition to your home that addition shall be compliant with FEMA Rules and regulations. Again, a permit is required and the Construction Office ensures compliance with same.

Flood Proofing:

There are several ways to protect a building from flood damage.

- 1.) Properly grading your property to make sure water flows away from your building.
- 2.) Make your walls waterproof and place water tight closures over the doorways. This method is not recommended for homes with basements or if water can get over two feet deep.
- 3.) Raise the home above flood levels. It is recommend that you check with a contractor for cost and a structural engineer to see if footing and foundation can handle the additional weight.

These measures are called flood proofing or retrofitting. More information is available at the Construction Office or online at www.region2Coastal.com.

Important Note: Any alteration to your building or land requires a permit from the Construction Office, even regarding filling.

Flood Insurance:

Homeowners Insurance Policies DO NOT Cover damage from floods. Because the Borough of Stone harbor participates in the National Flood Insurance Program, Homeowners are able to purchase a separate flood insurance policy. This insurance is backed by the Federal Government, and is available to everyone, even for properties that have suffered flood damage.

Don't wait for the next flood to purchase flood insurance protection. There is a 30 day waiting period before the National Flood Insurance Program coverage takes effect. Please consult with your own insurance agent for your specific needs.

Flood Safety:

- ✓ Listen to the Flood Warning System
- ✓ Do Not Walk through Flowing Water
- ✓ Do Not Drive Through a Flooded Area
- ✓ Stay Away from Power Lines & Electrical Wires
- ✓ Have Your Electricity Turned Off by the Power Company
- ✓ Be Alert for Gas Leaks

Repetitive Loss Areas:

There are several areas of Stone Harbor that are considered to be in a “Repetitive Loss Area”. This means that a property is in an area that has been flooded several times. Because of this, you should be aware that you can do the following things to protect your property from continued loss:

- ✓ Check with the Construction Office (609)368-6814 and discuss the extent of any past flooding in your area. They will be able to tell you about the causes of repetitive flooding and what efforts the Borough has completed to help reduce flood damage in that area. They can also visit your property to discuss flood proofing and retrofitting option.
- ✓ Take appropriate measures to prepare for flooding, including any repairs or maintenance to your property.
- ✓ Consider permanent flood protection measures, including elevating your house and checking your building for water entry points. If possible, know where and how to shut off your main electric source in case of a flood.
- ✓ Keep your flood insurance policy updated and know what services your coverage provides.

Please contact the Stone Harbor Construction Office at (609)368-6814 for possible sources of mitigation funding available.

[Click Here to View the Current CRS Certification for the Borough of Stone Harbor which provides additional information and links to sources related to Flood Hazard, Mitigation, Safety, Protection and Insurance.](#)