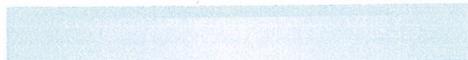


Dear Property Owner,

Your property and all of Stone Harbor lie in a Special Flood Hazard Area (SFHA) . The Borough trusts that you will find the information contained in this brochure informative and helpful. We also want to remind you that the Borough Floodplain Management Officials are available to answer your questions and to review the Borough's Floodplain Maps. If you carry a Federally backed Mortgage on your property in Stone Harbor you are required to have Flood Insurance. A requirement for flood insurance is an Elevation Certificate, The Borough of Stone Harbor may have a copy of your Certificate on file, if so, you may print a copy from the Borough Web site or you may pick up a copy from the Borough's Construction Office.



Floods Will Occur!

Natural Functions of Floodplains

Floodplains allow for gradual absorption and dissipation of flood waters. Although most of Stone Harbor is heavily developed, the beach, coastal wetlands, bay islands and freshwater wetlands still provide flood- plain functions and wildlife habitat, while the dune system buffers the uplands from storm waters and prevents flooding. Disturbing, filling and paving interrupts these functions and may increase flooding in nearby areas. For this reason, development of the floodplain is very closely controlled. Know your local Floodplain Management Regulations. Stone Harbor regulates construction and development in identified floodplains to ensure buildings are protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses that are considered substantially damaged (i.e., more than 50% of it's market value) by fire, flood or other causes must be elevated to above the flood level when they are repaired. Get a permit and check with the Department of Building Inspection prior to the start of any construction project.

Tune in to Stone Harbor's Government Access Channel for a continual list of information, as well as, emergency information.

Avoid Storm Water Pollution

Pollution on streets, parking lots, and lawns are washed by the rain into storm drains and then into our ocean and bay. By making small, easy changes in our daily lives, we can keep common pollutants out of storm water. The following are some of the things that are mandated by local law, that you can do to keep Stone Harbor's natural water clean and healthy:

- Limit your use of fertilizers and pesticides
- Do not pour hazardous products down the storm drain or where flood waters are found
- Do not litter
- Pick up and properly dispose of pet waste
- Do not blow or place grass drippings or leaves into the street

Storm water pollution is one of New Jersey's greatest threats to clean and plentiful water. By doing some of the things that are outlined here, you can help to preserve our precious environment.

Protect Your Vehicles

Street Flooding can happen very quickly in some areas as a result of rainstorms and/or high tides. Learn where these areas are located and move your vehicle out of the way of rising water early during flooding. Never drive through water if you don't know the water depth or what is under the water.

Visit our Website for flood protection information

www.stoneharbornj.org

For other inquiries about hurricanes, shelters, evacuation routes, other types of emergencies contact the Stone Harbor Police Department

(609) 368-2111

Build Responsibly

All new construction and renovation projects are required to have local permits and, depending on the type and location of a project; various state permits may also be required. Always check with local code enforcement officials to determine what special regulations are in effect relating to the location in the Special Flood Hazard Zone. If you observe any apparent illegal construction, please notify the Stone Harbor Office of Code Enforcement at 609-368-6813/6814 and ask for the construction official.

Renovations, additions, or repairs to existing buildings that exceed 50% of the buildings market value trigger the need to meet current flood elevation requirements. Consult with the Office of Code Enforcement for more information.

Only Rain in the Drain

The Stone Harbor Department of Public Works maintains the drainage system by regular cleaning of the catch basins in the city. If you observe a catch basin that does not appear to drain properly, please report it to Public Works Dept. at 609-368-7311 In addition, the borough has ordinances prohibiting the placement in any gutter, or any other drainage way, of anything that would block the flow of water and cause flooding. This includes debris, litter or vegetative waste, including grass clippings and leaves.

Property Protection

Since Stone Harbor is entirely in the Special Flood Hazard Zone, you should be aware that the question is not if we will have a flood, but when, how often, and how deep. Two basic techniques are use to reduce flood damage to existing structures and household items. The first is elevating the structure out of the flood zone. The other, called flood proofing, can be “dry flood proofing”, such as in stalling watertight doors and windows to exclude flood water, or “wet flood proofing”, taking steps to minimize flood damage from water that enters the building.

Superstorm Sandy Surge



Flood Warning

Emergency advisories and weather information can be obtained by tuning to Stone Harbor's Local Emergency Management Station, or you can go to www.stoneharboremergency.com, Comcast Cable Channel 97 or a weather radio. Emergency flood warnings will be disseminated through the use of the emergency information system any time the National Weather Service issues a flood warning.

These emergency alert methods, are designed to get emergency messages to you the public, quickly and effectively. You can get more information on this by going to the Stone Harbor Emergency updates website at: www.stoneharboremergency.com

Flood Safety

The safety of your family is of the utmost importance! To be well-informed about an approaching storm, keep a battery powered radio tuned to a local station, as listed above, and follow all emergency instructions. If evacuation is ordered, do so immediately; don't wait. In the event of a storm warning or advisory, immediately bring outdoor furniture and other possessions inside or tie them down securely. Remove beachfront steps. Be sure you have a full tank of gasoline and stock the car with non perishable canned goods, with a can opener, a container of water, a first aid kit and any special medication needed by the family. If time permits, turn off the main power switch and shut off the main gas valve.

Flood Risk is Real!

Since we all live in a special flood hazard area, we need to take steps to help mitigate our losses due to flooding. Please review the following information and feel free to contact us if you would like additional information about your flood risk.



Flood Safety

Stone Harbor is subject to serious flooding conditions from the ocean and the bay waters during hurricanes and other high tide storms. Lesser flooding may occur during lunar high tides and rain storms.

Flood Insurance Rate Maps (FIRMs) are also available at the borough web site on the FloodSmart web page. Site visits are available and financial assistance may also be available. An extensive collection of flood related materials is available at the Stone Harbor Free Public Library. In addition many free publications related to flooding may be obtained.



National Flood Insurance NFIP Website

www.floodsmart.gov
Click on the Residential
Coverage Banner on the
left side of the page!

Our Communities Flood Hazard

In Stone Harbor, flooding and drainage problems can occur after several inches of rain in a short period of time or during a Coastal Storm with High Tides. Over the past 20 years, our community has experienced numerous storms/ rainfall events causing flood damage. Since all of our island lies in the floodplain, the entire borough will flood during some of these storms. Therefore, all citizens should follow the Flood Protection Information provided on this brochure and the links to the "NFIP".

The National Flood Insurance Program "NFIP" provides helpful tips on how to prepare for storms and where to go for help after a flood. If you are a Home Owner, go to the Residential Coverage page.

www.floodsmart.gov



Scan Here for NFIP



Borough of Stone Harbor
9508 2nd Ave
Stone Harbor, NJ 08247

