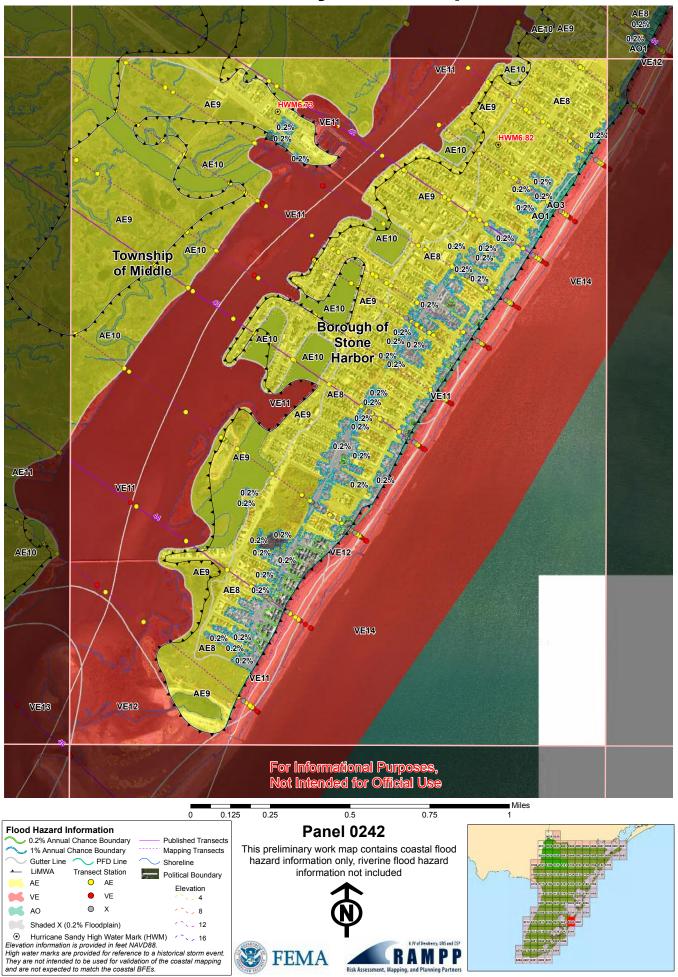
# Cape May County, NJ **Preliminary Work Map**



RAMPP

Risk Assessment, Mappi

**FEMA** 

# FLOOD HAZARD

The Borough of Stone Harbor wants to make all homeowners aware of the hazards of flooding in Stone Harbor and steps that you can take to minimize the damage to your property. The Borough maintains an active flood control program due to flooding from the Atlantic Ocean and the Great Channel during hurricanes, northeasters and other times of abnormally high tides.

### FLOOD MAP

A Flood Insurance Rate Map (FIRM) is available at the Borough Construction Office. All buildable lots are located in the floodplain and are classified A-7 or A-8

# FLOOD WARNING SYSTEM

The Stone Harbor Office of Emergency Management (OEM) utilizes many methods to notify residents of probable flooding conditions. All residents should check the weather forecasts for impending storms. If a flood is imminent an emergency alert system will be implemented. OEM will broadcast verbal directions over our siren system. Radio stations will be notified of emergency broadcasts. An AM radio station 1670 will provide information (tide times, bridge closings, shelter information, etc. during emergencies). Sign up for a personal telephone message warning at the Borough's web page www.stone-harbor.nj.us. Sign and mail back the form to be notified by phone of any emergency. The system will keep calling until the message is delivered.

# FLOOD SAFETY

Please take action immediately when a flood warning is issued. If an evacuation is ordered, please follow directions. basic evacuation instructions are in your telephone book in the general information located in the front.

#### FLOOD INSURANCE

Standard Homeowners Insurance does not cover losses due to floods. Stone Harbor is a participant in the National Flood Insurance Program, and has achieved a rating which gives all homeowners a 15% discount on their flood insurance premiums. Note: There is a 30 day waiting period before new policies take effect. Flood insurance is not expensive and all homeowners are encouraged to talk to their insurance agents for further information.

#### **PROPERTY PROTECTION**

Various techniques are available to reduce flood damage to structures. We suggest that you consider raising your home to above the base flood elevation. This can reduce the risk of damage to your home and your possessions. The Construction Official is available to provide free advice to you about this and other preventative measures.

#### PERMIT REQUIREMENTS

Always check with the Construction Office for proper permits before you build or alter your property. Report all illegal construction to the Construction Office. The Construction Office can provide information on how you can reduce your flood insurance premiums by modifying your house.

## SUBSTANTIAL IMPROVEMENTS

If you improve or reconstruct for more than 50% of the value of your building, you must meet the construction requirements for a new building by elevating your structure so that the elevated floor is one foot above base flood elevation. The Construction Office can provide further details.

# STORM DRAINAGE MAINTENANCE

The Department of Public Works maintains our storm drainage system. We have installed valves to prevent the inflow of tidal water while allowing rain water to escape. If you notice a drain that is not working properly, please contact Public Works at 368-7311. Please notify the Police if you observe anyone illegally dumping into our drainage system.

# FLOODPLAIN

The natural flooding of the wetlands during tides provides the necessary nutrients to sustain the wildlife and plants that we all enjoy. By spending some time and effort, you can minimize the damage caused when nature provides too much of a good thing. Please visit our local library and Construction Office for reference materials and information that will help you reduce the damage that may be caused by the next flood.

#### **IMPORTANT PHONE NUMBERS**

Construction Office Public Works Dept. Emergency Mgmt. Hotline For more flood information, please visit these websites: (609) 368-6814 (609) 368-7311 (609) 368-8900 (During Emergencies)

www.floodsmart.com www.FEMA.gov