September 23, 2016

TO: Jill Gougher, Borough Administrator

FROM: Kim Stevenson, Administrative Assistant

RE: Flood Information Mailing

Please accept this memo as notification that the following information was mailed via regular mail to all property owners within the Borough of Stone Harbor.

- ✓ Cape May County Preliminary Flood Hazard Map Panel 0242
- ✓ "It's Hurricane Season" ~ Flood Protection Information
- ✓ Notice to Residents in Repetitive Loss Areas and Flood Prevention & Insurance Information

This mailing was scheduled for bulk pick up today, September 23, 2016.

Cape May County, NJ
Preliminary Work Map

0 0.125 0.25 0.5 0.75 1 Miles

Flood Hazard Information

- 0.2% Annual Chance Boundary
- 1% Annual Chance Boundary
- Gutter Line
- PFD Line
- LiMWA
- Transect Station
- AE
- VE
- AO
- Shaded X (0.2% Floodplain)
- Hurricane Sandy High Water Mark (HWM)
- Published Transects
- Mapping Transects
- Shoreline
- Political Boundary

Transect Station: AE, VE, X

Elevation: 4, 8, 12, 16

Elevation information is provided in feet NAVD88.
High water marks are provided for reference to a historical storm event. They are not intended to be used for validation of the coastal mapping and are not expected to match the coastal BFEs.

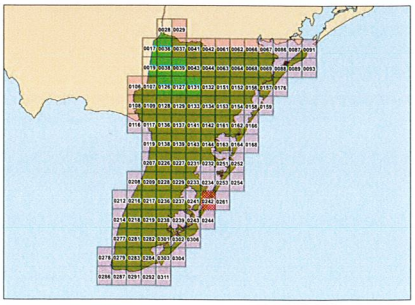
Panel 0242

This preliminary work map contains coastal flood hazard information only, riverine flood hazard information not included

N

FEMA

A JV of Dewberry, URS and ESP
RAMPP
Risk Assessment, Mapping, and Planning Partners



FLOOD HAZARD

The Borough of Stone Harbor is in a flood plain zone that is subject to serious flooding from the ocean ad bay waters during hurricanes, nor'easters and other times of abnormally high tides.

PROPERTY PROTECTION

The first thing you should do is check your flood hazard zone. Flood Maps and flood protection references are available at the Stone Harbor Branch of the Cape May County Public Library and the Borough Construction Office. Various techniques are available to reduce flood damage to structures. The main technique that can be used to flood proof your structure and reduce the potential of future flood damage would be to elevate your home to or above the base flood elevation. The Construction Official is available to provide free advice to you about this and other preventative measures.

BOROUGH FLOOD SERVICES

A Flood Insurance Rate Map (FIRM) is available at the Borough Construction Office as well as flood protection materials. At the Construction Office you can also get advice on elevation certificates, flood insurance information and selecting an architect, engineer or contractor familiar with local flood issues. There is also links to FEMA publications on the Borough website: www.stoneharbornj.org. If requested, the Construction Office's Flood Plain Administrator will visit a property to review a flood problem and explain possible corrections to prevent continuing flood damage. Please call the Construction Office at (609)368-6814.

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 broadcasts verbal directions over our siren system; Radio Stations will be notified of emergency broadcasts. An AM radio station 1670 will provide information (tide changes, bridge closings, shelter information, etc. during emergencies). You may choose to enroll in the Borough's "Reverse 911" program called Code Red (formally Global Connect) "Emergency Notification System" where a telephone call will alert you to any emergency situations. You can sign up for this service at the Borough's web page www.stoneharbornj.org.

FLOOD SAFETY

Please take action immediately when a flood warning is issued. The safety of your family is of the utmost importance. Keep a battery-operated radio tuned to a local station and follow all emergency instructions. If an evacuation is ordered, do so immediately. Be careful to stay out of water if possible and away from downed power lines. If time allows, turn off the main power switch and shut off the main gas valve. In the event of tidal flooding, if you are instructed to move your vehicle to higher ground, do so.

FLOOD INSURANCE

Standard Homeowners Insurance does not cover losses due to floods. If you don't have flood insurance, talk to your agent. Stone Harbor is a participant in the National Flood Insurance Program and has received a rating which gives all homeowners a 25% discount on their flood insurance premiums. Because the Borough participates in this program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal Government, and is available to everyone, even for properties that have been flooded. Don't wait for the next flood to buy your insurance protection. Note: There is a 30 day waiting period before new policies take effect.

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. The National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, rehabilitation, addition or other improvements to a building equal or exceeds 50% of the building's assessed value, the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards. If a residence is damaged so that the cost of repairs equals or exceeds 50% of the building's value (before it was damaged), it must be elevated above the 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 (609)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 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.

REPETITIVE LOSS AREAS

There are several areas of the Borough of Stone Harbor that are considered to be "Repetitive Loss Areas". This means that the 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: 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 the Borough is doing about it. They can also visit your property to discuss flood proofing and retrofitting options. Take appropriate measures to prepare for flooding, including repairs or maintenance to your property. Consider permanent flood protection measures, including elevating your house, checking your building for water entry points, and marking the fuse on the breaker box to show the circuits to floodable areas. Keep your flood insurance policy updated, and know what services your coverage provides. Consider changing your policy to provide for greater coverage for repairs and maintenance. You should contact your insurance agent for more information on rates and coverage.

POSSIBLE FUNDING FOR HAZARD MITIGATION & FLOOD PREVENTION

Contact the Stone Harbor Construction Office at (609)368-6814 for possible sources of mitigation funding. If eligible, National Flood Insurance Program policyholders may receive up to $30,000 of Increased Cost of Compliance (ICC) coverage to help pay the costs to bring their building into compliance with their community's floodplain ordinance. The coverage availability and payment limits are subject to the terms of the Standard Flood Insurance Policy and maximum coverage limits, including all applicable NFIP rules and regulations. As FEMA funding programs become available the Borough of Stone Harbor will apply for flood protection projects. If a homeowner is interested in participating in these programs they should contact the Construction Office and request to be put on the list for possible funding.

IMPORTANT PHONE NUMBERS

Construction Office (609) 368-6814
Public Works Dept. (609) 368-7311
Borough Hall (609) 368-5102

For more flood information, please visit these websites: www.floodsmart.com & www.FEMA.gov

FEMA

It's Hurricane Season Again!!!
FLOOD PROTECTION INFORMATION

This notice is being mailed to all addresses in Stone Harbor since all buildings located in Stone Harbor are in a Special Flood Hazard Area between the Atlantic Ocean and the bay including the Intracostal Waterway. The purpose of the notice is to suggest possible actions you can take to protect yourself, family and property in the event of a hurricane or coastal storm and to advise that property owners, in Stone Harbor, are entitled to a 25% DISCOUNT ON FLOOD INSURANCE PREMIUMS! Stone Harbor is subject to serious flooding conditions from both the ocean and bay waters during major storms such as Superstorm Sandy. Detailed flood insurance maps, showing the 100 year floodplain, in which we are located, are on file, for your inspection, at the Borough Construction Office at 9508 Second Avenue, Stone Harbor Municipal Building-phone number (609) 368-6814. If you have questions about your specific property, the Construction Office is staffed by N.J. licensed professionals that are qualified to locate your property on our Borough overlay maps to determine the curb elevation, at that property, enabling them to give you an approximate lowest floor above mean sea level. All local lenders, insurance agents and real estate offices are aware of this service.

1.) **A MAP OF THE LOCAL FLOOD HAZARD:** Please see the general elevation reference map on the reverse side of this notice. This is being furnished to all residents as a public service to provide approximate elevation information regarding flood prone areas of Stone Harbor. The various elevations shown have an effect on flood insurance premiums. Please note that this is for informational purposes only and, in order to determine the exact elevation of your individual property, it will be necessary to engage the services of an engineer or land surveyor.

2.) **FLOOD WARNINGS:** The Stone Harbor Office of Emergency Management (OEM) utilizes many methods to notify resident of probable flooding conditions. All residents should check the weather forecast 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 of Stone Harbor website www.shnj.org. Sign and mail back the emergency contact form to be notified by phone of any emergency. The system will continue to call the number provided until the message is delivered. Please pay close attention to storm advisories and warnings on TV and radio broadcasts. The ORDER TO EVACUATE is given only when the best efforts of local and county Emergency Coordinators have evaluated the projections of storm headings and all other storm related information. All persons with disabilities, invalids, or persons who can not care for themselves should contact the Borough at (609)368-2111. This list is kept in confidence however it is your responsibility to update or change this information. The local newspapers offer supplements with "What to Do" details when hurricanes threaten.

3.) **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 shown above, and follow all emergency instructions. If evacuation is ordered, Stone Harbor has a prepared emergency evacuation plan coordinated with Cape May County Office of Emergency Management to assure the smooth flow of traffic. In the event of a storm advisory or warning, immediately bring outdoor furniture and other possessions inside or tie them down securely, be sure you have a full tank of gasoline and stock the car with nonperishable canned goods (with a can opener), a container of water, first aid kit and any special medication needed by the family. Do not walk through flowing water. Do not drive through flooded areas. Stay away from downed wires of any kind. If time permits, pull off the main power switch and shut off the main gas valve.

4.) **FLOOD INSURANCE**: Your homeowner's insurance policy does NOT cover losses due to flooding! Stone Harbor has participated in the National Flood Insurance Program since its inception and flood insurance is available for almost any enclosed building and its contents. Maximum insurance on a one family dwelling is $250,000 and $100,000 on household contents. Non-residential and business properties are also eligible for insurance in various amounts. Flood insurance is mandatory for all federally related financial assistance for loans to purchase, construct, repair or improve any building in the Special Flood Hazard Area and all lending agencies, real estate offices and title companies are aware of this Federal requirement. Reduced rates are available depending on your lowest floor elevation above mean sea level plus a variety of deductible amounts. We urge you to inquire about flood insurance coverage from your insurance agent for further information regarding this most important part of your insurance coverage.

5.) **PROPERTY PROTECTION**: Since Stone Harbor is entirely in a Special Flood Hazard Zone, you should be aware that the question is not if we will have a flood, due to a hurricane, but when! There are various techniques that can be used to flood proof existing structures and thereby reduce or eliminate the potential of future flood damage. This flood proofing process is known as "RETROFITTING". The Design Manual for Retrofitting Flood-Prone Structures (FEMA Publication No. 114-9/86) is available for review at the Stone Harbor Construction Department at (609)368-6814 and details the retrofitting alternatives such as raising or relocation of a structure, use of levees or flood walls, sealing of a structure and the protection of utilities. Some of the preceding measures may not be practical in certain circumstances, but our qualified licensed N.J. Construction Officials are prepared to guide your decision. If you are contemplating new construction, you must contact the Construction office to determine what special land use and building regulations in effect to comply with federal flood insurance standards. This information is available at no cost.

6.) **DEVELOPMENT PERMITS**: All new construction and renovation projects are required to have local building permits and, depending on the type and location of a project, there may be various state permits required also. Always check with local building officials, a local engineer or land surveyor before purchasing a property in Stone Harbor to determine what special regulations are in effect relating to the location in the Special Flood Hazard Zone. If you observe any new construction or substantial improvements to a building, please notify the Stone Harbor Construction Office for their investigation at (609) 368-6814.

7.) **SUBSTANTIAL IMPROVEMENT REQUIREMENTS**: The National Flood Insurance Program requires that, if a building is damaged by any means (fire, flood, wind, etc.) and the cost of reconstruction, rehabilitation, addition or other improvements equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. In summary, the building must (1) be elevated above the base flood elevation, be adequately anchored to prevent flotation, COLLAPSE, OR LATERAL movement (2) be constructed with materials resistant to flood damage (3) be constructed with all utilities designed so as to prevent water from entering or accumulating within the components during flooding. It is mandatory to have all permit applications reviewed by the Construction Office.

8.) **DRAINAGE SYSTEM MAINTENANCE:** The Stone Harbor Department of Public Works maintains the surface water drainage system by regular cleaning of the catch basins in the corners of all intersections to avoid street flooding. If you observe a catch basin that does not appear to drain properly you should report the location to the Department of Public Works at (609)368-7311. This entire system carries untreated stormwater directly to the bay and ocean and any pollutants such as motor oil, paint, fertilizer and pesticides can contaminate thousands of gallons of water. In addition, the Borough has ordinances prohibiting sweeping of debris or litter into gutters and/or surface water storm drains. These ordinances also apply to all owners and tenants and help to avoid clogged drains. Tidal check valves have been installed on 40 stormwater outfall pipes along the bayfront to prevent water backing up into the drainage systems causing street flooding.

9.) **NATURAL AND BENEFICIAL FUNCTIONS:** The Borough's most important protection from floods is the beach/dune system and the back bay marshes. The beach absorbs wave energy and spreads it over a large area helping to minimize its impact. The dune systems help form a barrier to flood waters and impedes the flow of flood tides. The dune systems are expected to erode during major storms as they absorb storm energy and help protect areas behind the dunes. The back bay marshes work to lessen wave energy during storms; they absorb and store floodwaters, and help to buffer bulkheads. The marshes of the Stone Harbor Bird Sanctuary also provide flood water storage and help to reduce flood risk in the surrounding areas. The beaches, dunes, and marshes are critical habitat for fish, shellfish, and birds. Protecting, enhancing, and preserving these natural areas will help ensure that we continue to benefit from them for years to come.

10.) **FLOOD INFORMATION:** All buildings located in Stone Harbor are in a Special Flood Hazard Area. The Borough of Stone Harbor is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. We are seeking funding support to make improvements that will increase the downstream floodwater carrying capacity.

Meanwhile, here are some things you can do: Check with the Construction Office (609) 368-6814 on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the Borough is doing about it, and what would be an appropriate flood protection level. Borough staff can visit your property to discuss flood protection alternatives.

Prepare for flooding by doing the following:

* Know how to shut off the electricity and gas to your house when a flood comes.
* Make a list of emergency numbers and identify a safe place to go to.
* Make a household inventory, especially of basement contents.
* Put insurance policies, valuable papers, medicine, etc. in a safe place.
* Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
* Develop a disaster response plan (see the Red Cross' website: www.redcross.org/services/disaster/ for a copy of the brochure "Your Family Disaster Plan").

Consider some permanent flood protection measures. The staff at the Construction Office is available to assist residents with ways to protect your property. Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Construction Office.

Contact FEMA on financial assistance. Financial assistance is available through FEMA. Funding information can be found on their website at http://www.fema.gov/individual/grant.shtm.

Get a flood insurance policy. Homeowner's insurance policies do not cover damage from floods. However, because the Borough of Stone Harbor participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy that is backed by the Federal government and is available to everyone. Contact your insurance agent for more information on rates and coverage.

NOTICE TO RESIDENTS IN REPETITIVE LOSS AREAS
AND
FLOOD PREVENTION & INSURANCE INFORMATION

You have received this letter because your property is located in a repetitive flood loss area in which you and/or one of your neighbors has suffered insured flood damage in excess of $1,000, two or more times. The Borough is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding.

Prepare For Flooding By Doing The Following:

- ✓ Know how to shut off the electricity and gas to your house when a flood comes
- ✓ Make a list of emergency numbers and identify a safe place to go
- ✓ Make a household inventory, especially of basement contents
- ✓ Put insurance policies, valuable papers, medicine, etc. in a safe place
- ✓ Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place
- ✓ Develop a disaster response plan. Visit the Red Cross Website: www.redcross.org and get a copy of "Repairing Your Flooded Home"
- ✓ Clean and maintain the drains around your home, including roof gutters, drain spouts, drain inlets, pipes, drainage ditches, and driveway culverts

Get a Flood Insurance Policy:

- ✓ Most homeowner's standard policies do not cover damage from floods
- ✓ Because the Borough participates in the National Flood Insurance Program (NFIP) separate flood insurance policies can be purchased and because the Borough participates in the Community Rating System, the cost for flood insurance policies has been reduced by 25%. The Borough has a Class 5 Rating.
- ✓ If you purchased flood insurance as required by the terms of a mortgage or home improvement loan it may only cover just the building's structure and not the contents, such as your furniture and appliances. Be sure to obtain contents coverage.
- ✓ Don't wait for the next flood to buy insurance protection, in most cases it takes 30 days before coverage take effect.
- ✓ Contact your Insurance Agent for questions and information on rates and coverage.

Consider Some Permanent Flood Protection Measures:

- ✓ Mark your fuse or breaker box to show the circuits to the floodable areas
- ✓ Consider elevating your house above flood levels
- ✓ For more information see the "Homeowner's Guide to Retrofitting" on FEMA's website www.fema.gov
- ✓ Check with the Borough Construction office for obtaining permits prior to beginning any construction or improvements on your building.

During A Flood:

- ✓ Report Local flooding to the Department of Public Works (609)368-7311 or Police (609)368-2111 or 911
- ✓ Never drive or walk through flooded areas. Water levels can rise unexpectedly and be deadly
- ✓ Stay away from downed power lines

Questions?

-See the Borough of Stone Harbor website for more flood information.
-About this letter, call the Borough of Stone Harbor Construction Office (609)368-6814
-About flood zone map determination (FIRM) call Michael Koochembere, Construction Official (609)368-6814
-Other resources are available at the Cape May County Library, Stone Harbor Branch

Kim Stevenson

From: Carrie Bosacco
Sent: Monday, September 19, 2016 11:56 AM
To: Kim Stevenson
Subject: FW: PDP Client P/U Request

FYI

From: Manny Laureano [mailto:manuel.laureano@couriersystemsinc.biz]
Sent: Monday, September 19, 2016 11:42 AM
To: Carrie Bosacco <bosaccoc@shnj.org>
Subject: RE: PDP Client P/U Request

Carrie,
We will be there on 9/23/16.

Thank you,
Manuel Laureano, Transportation Manager
Courier Systems, Inc
340 Buttonwood Street | West Reading, PA | 19611
Direct: 610-656-7995 Main Office: 610-236-9100 ext 3024
www.mailroomsystems.com

From: submission@secureserver.net [mailto:submission@secureserver.net]
Sent: Monday, September 19, 2016 11:11 AM
To: pickups@mailroomsystems.com
Subject: PDP Client P/U Request

Company Name : BOROUGH OF STONE HARBOR
Other :
Date : 09/19/2016
Contact Name : Carrie Bosacco
Address Street 1 : 9508 SECOND AVENUE
Address Street 2 :
City : STONE HARBOR
Zip Code : 08247
State : New Jersey
Daytime Phone : 6093686800
Email : BOSACCOC@SHNJ.ORG
Choose : First Class Letters
Tray/Tub Count : 8
Total Number of Pieces : 3200
Request Pickup Date : 09/23/2016
Request Pick Up Time : 4pm
Business Close Time : 4pm
Comments : Pick up on side of building in Police Lobby, 95th St

MAILROOM SYSTEMS, INC.

340 Buttonwood St. West Reading, Pa 19611 Phone: 610.236.9100

Presort Letter Sized Mail Pickup Receipt

Date: 9/23/16

From: Borough of Strasburg

Contact Name and Number:

Carrie Bosacco, 609-368-6800

Meter Date: 9/24/16

***Piece Count (required):**

Tray count: 18

Tub Count:

Foreign Mail:

_____

Customer Signature

MAILROOM SYSTEMS, INC USE ONLY

PICK UP DATE:_____ **TIME:**_____

DRIVER SIGNATURE_____

***NO PIECE COUNT SUBMITTED, PLEASE CALL [ ]**