



BOROUGH OF STONE HARBOR
9508 SECOND AVENUE
STONE HARBOR, NEW JERSEY 08247

TELEPHONE (609) 368-5102
FAX (609) 368-2619

June 1, 2016

Dear Sirs,

Please be advised that the Borough of Stone Harbor has completed an application for the National Flood Insurance Program's Community Rating System. As a participant in the program, the Borough of Stone Harbor will strive to educate its property owners as to what steps they can take to minimize or eliminate repetitive property losses due to flooding.

The Borough's Construction Official, Mr. Michael Koochembere, is available to provide verbal and written map determinations to anyone wishing to verify the locations of a property within the flood hazard areas of the Borough of Stone Harbor. In addition, in his capacity as Construction Official, Mr. Koochembere is also available to discuss retrofitting of properties that lie below Base Flood Elevation. Mr. Koochembere may be contacted at (609) 368-6814. The completed FEMA elevation certificates are filed at the construction office for new construction and substantial improvements.

The Borough also maintains a series of books, brochures and pamphlets in the Cape May County Library – Stone Harbor Branch for public use. Topics include Flood Hazard Mitigation, Flood Insurance, Coastal Construction, Hurricane Safety and the NJ Statewide Flood Control Master Plan.

Enclosed you will find copies of the following brochures: "Myths and Facts about the National Flood Insurance Program", "Nothing Can Dampen the Joy of Home Ownership" and "Ask Before You Buy: Know Your Flood Risk" that should be given out to your clients looking to buy in Stone Harbor. As always your assistance is most appreciated. If you need additional Brochures please contact me and I will make sure more are delivered to you.

This year we are including flyers and brochures designed to assist your employees in explaining the importance and benefits of Flood Insurance. Please retain this letter and make this information available to your employees and associates. Thank You for your assistance.

Sincerely,

Jill A. Gougher
Borough Administrator

CRS 320
CRS 330
CRS 340 Hazard Disclosure

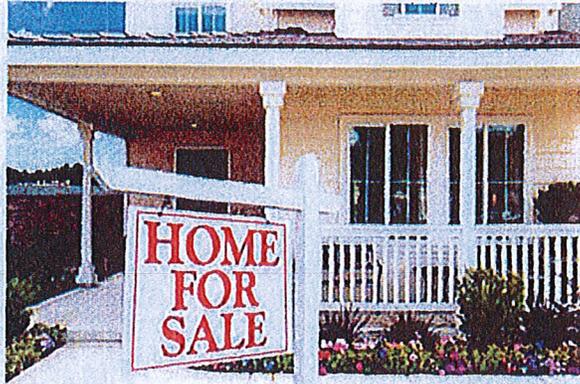
"The Seashore at its Best"



SHOULD YOU REQUIRE A SPECIAL ACCOMMODATION PLEASE CALL (609) 368-5102
WWW.STONE-HARBOR.NJ.US

Activity 340 – List of Real Estate Agents that provide brochure that warns potential residents of community's flood hazard

1. Cape May County Assoc. of Realtors
2045 Rt. 9
Cape May Court House, NJ 08210
2. Atlantic Beach Realty, Inc.
150 96th Street
Stone Harbor, New Jersey 08247
3. Diller & Fisher Insurance
9614 Third Avenue
Stone Harbor, New Jersey 08247
4. Coldwell Banker
James C. Otton Real Estate
9616 Second Avenue
Stone Harbor, New Jersey 08247
5. Prudential Fox & Roach Realtors
374 96th Street
Stone Harbor, New Jersey 08247

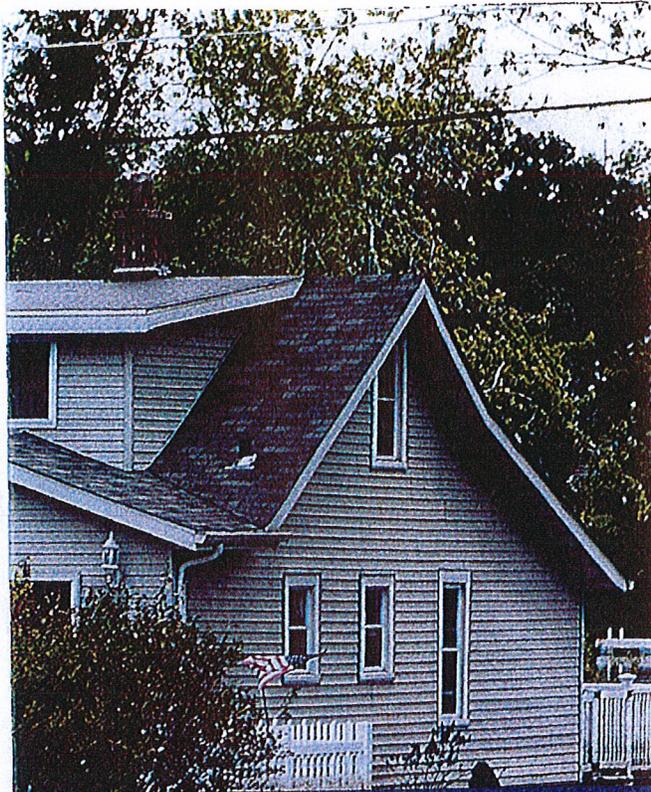


Ask Before You Buy:

Know Your Flood
Risk!

Homeowners insurance
doesn't cover floods.

WARNING: Floods are
America's #1 natural disaster



National Flood Insurance Program

**Nothing Can
Dampen the
Joy of Home
Ownership...**



FEMA



National Flood Insurance Program

Myths and Facts about the National Flood Insurance Program



FEMA



Help Protect Your Customer's New Home

What to Know and Say About Flood Risk and Flood Insurance

Buying a new home can be confusing, which is why potential buyers rely on you, their Realtor, to help them protect their financial investment. Flood risk and flood insurance are important topics that homebuyers should consider early in the home buying process. This flyer clarifies what you should know about flood risk and flood insurance, and how you can talk about it with your customers.

Understanding Flood Risks

What you should know.

- Floods can happen anywhere, at any time.
- A floodplain, or Special Flood Hazard Area, is land at a high risk of a major flood.
- This area is also called a 100-year flood zone. The term can be misleading. It does not mean that a flood will occur only once every 100 years. Rather the area has a 1 percent or greater chance of a major flood occurring in any given year.
- A property in a Special Flood Hazard Area has a 1 in 4 percent chance of experiencing a flood during the lifetime of a 30-year mortgage.
- You can access flood maps in a number of ways:
 - Contact a community official
 - Visit msc.fema.gov
 - Call 1-800-358-9616

Flood Insurance Basics

What you should know.

- FEMA's National Flood Insurance Program enables homeowners, business owners and renters in participating communities to purchase federally backed flood insurance.
- Federally backed flood insurance is available to communities that adopt and enforce floodplain management standards to reduce flood damage.
- Flood insurance is sold and serviced by approximately 90 private insurance companies in more than 21,500 communities nationwide. No matter which company is used, the price for a given level of coverage remains the same.
- Your customer can purchase flood insurance for both the building and its contents. Flood insurance covers residential buildings up to \$250,000 and non-residential up to \$500,000. Contents coverage can be purchased up to \$100,000 for residential buildings and \$500,000 for non-residential.
- The typical 30-day waiting period for flood insurance coverage to become effective is waived if the building is in a Special Flood Hazard Area and the mortgage is obtained from a federally regulated or insured lender.
- Flood insurance in excess of the \$250,000 federal limit may be available through other insurance companies.
- Residents in non-participating communities can purchase flood insurance from private insurers.

What you should say.

- > Anywhere it can rain, it can flood. It is important to understand a property's flood risk and your options to financially protect it.
- > Most homeowners insurance doesn't cover floods. Only a flood insurance policy will cover flood damage.
- > Damage from flooding affects thousands of homes every year – and can be costly.
- > Even if you aren't required to purchase flood insurance, your home could still be at risk for flooding.

What you should say.

- > Talk to your insurance agent about your flood insurance options.
- > You can usually get flood insurance coverage from the insurance agent who sells your homeowners policy.
- > You can also visit FloodSmart.gov or call 1-800-427-2419 to find an agent and learn how to prepare for floods.



National Flood Insurance Program

Questions & Answers About Flood Insurance for Real Estate Professionals



FEMA