

# 9.11 Borough of Stone Harbor

This section presents the jurisdictional annex for the Borough of Stone Harbor.

# 9.11.1 Hazard Mitigation Plan Point of Contact

The following individuals have been identified as the hazard mitigation plan's primary and alternate points of contact.

| Primary Point of Contact                   | Alternate Point of Contact                 |
|--|--|
| Roger Stanford, Chief Deputy - OEM         | Jill Gougher, Borough Administrator        |
| 9508 Second Avenue, Stone Harbor, NJ 08247 | 9508 Second Avenue, Stone Harbor, NJ 08247 |
| (609) 368-5102 x109                        | (609)368-6800                              |
| FireOffical@shnj.org                       | gougherj@shnj.org                          |

# 9.11.2 Municipal Profile

The Borough of Stone Harbor is located on the northern side of the barrier island, Seven Mile Island, in Cape May County, New Jersey. It is bounded on the north-northeast by the Township of Middle and the Borough of Avalon, on the east by the Atlantic Ocean, on the south-southwest by the Wildwoods and the west by the Township of Middle. It is part of the Ocean City Metropolitan Statistical Area.

The Borough of Stone Harbor is well known for its environmental institutes and a sanctuary, including the Stone Harbor Bird Sanctuary established in 1947, and is registered as a National Landmark by the National Park Service. The Stone Harbor Water Tower pumping station, built in 1924, is the oldest municipal building still in use in Stone Harbor. The tower, at 132 feet high, can be seen from almost anywhere on the island. It holds 500,000 gallons of water and is supplied by four individual fresh water wells 890 feet deep that tap the Kirkwood Aquifer. Stone Harbor attractions include the nearby Cape May County Park and Zoo, The Wetlands Institute, the Stone Harbor Bird Sanctuary, and the Stone Harbor Museum.

According to the U.S. Census Bureau, the borough has a total area of 2.0 square miles, with 1.4 square miles of it land and 0.6 square miles of it (28.8-percent) water. As of July 1, 2014 there were estimated to be 844 people residing in the Borough.

## **Growth/Development Trends**

The following table summarizes recent residential/commercial development since 2010 to present and any known or anticipated major residential/commercial development and major infrastructure development that has been identified in the next five years within the municipality. Refer to the map in Section 9.11.8 of this annex, which illustrates the hazard areas along with the location of potential new development.

| Property or<br>Development<br>Name | Type<br>(e.g.<br>Res.,<br>Comm.) | # of Units /<br>Structures | Address               | Block / Lot       | Known<br>Hazard<br>Zone(s)                    | Description/Status<br>of Development |
|------------------------------------|----------------------------------|----------------------------|-----------------------|-------------------|---|--------------------------------------|
|                                    |                                  | Recen                      | t Development from    | n 2010 to Present |   |                                      |
| Stone Harbor<br>Recreation         | Comm.                            | 1                          | 8100 Second<br>Avenue | 81.02/1           | NFIP Special<br>Flood Hazard<br>Area (A Zone) | Completed                            |
| SH Library                         | Comm.                            | 1                          | 9516 Second<br>Avenue | 95.02/67          | NFIP Special<br>Flood Hazard<br>Area (A Zone) | Under Construction                   |

#### Table 9.11-1. Growth and Development





| Property or<br>Development<br>Name | Type<br>(e.g.<br>Res.,<br>Comm.) | # of Units /<br>Structures | Address               | Block / Lot        | Known<br>Hazard<br>Zone(s)                    | Description/Status<br>of Development |
|------------------------------------|----------------------------------|----------------------------|-----------------------|--------------------|---|--------------------------------------|
|                                    | K                                | nown or Antic              | ipated Developmen     | t in the Next Five | (5) Years                                     |                                      |
| SH Police                          | Comm.                            | 1                          | 9508 Second<br>Avenue | 95.02/60           | NFIP Special<br>Flood Hazard<br>Area (A Zone) | Under design                         |

\* Only location-specific hazard zones or vulnerabilities identified.

# 9.11.3 Natural Hazard Event History Specific to the Municipality

Cape May County has a history of natural and non-natural hazard events as detailed in Volume I, Section 5.0 of this plan. A summary of historical events is provided in each of the hazard profiles and includes a chronology of events that have affected the County and its municipalities. For the purpose of this plan update, events that have occurred in the County from 2010 to present were summarized to indicate the range and impact of hazard events in the community. Information regarding specific damages is included, if available, based on reference material or local sources. This information is presented in the table below. For details of these and additional events, refer to Volume I, Section 5.0 of this plan.

# Table 9.11-2. Hazard Event History

| Date(s) of<br>Event     | Event Type  | FEMA<br>Declaration #<br>(If Applicable) | County<br>Designated? | Summary of Damages/Losses   |
|-------------------------|---|--|-----------------------|---|
| November 12-13,<br>2009 | Severe Weather<br>and Flooding<br>associated with<br>Tropical<br>Depression Ida<br>and a Nor'Easter | DR-1867                                  | Yes                   | Life Safety: Voluntary evacuation of low lying<br>areas. A Red Cross shelter was opened at Goshen<br>Sports Complex.<br>Loss of Service: Third avenue and all streets west<br>were closed.<br>Public Facility Damage: Crossovers and handicap<br>beach access (\$236K); 92nd Storm Water Outfall<br>(\$8.5K); 83rd Street Fishing Pier (\$46.7K)<br>Sailboat Moorings (\$6.5K)<br>Other Loss Information: Debris removal (\$8.8K) |
| February 5-6,<br>2010   | Severe Winter<br>Weather and<br>Snowstorm<br>(blizzard)   | DR-1889                                  | Yes                   | Life Safety: Shelters activated due to the loss of<br>power to homes. Shelter transportation costs and<br>police overtime (\$4K)<br>Loss of Service: Loss of electric power for the<br>entire Borough for three days. Generators (\$22.6)<br>Private Facility Damage: Many pipes were frozen<br>due to power outages.<br>Other Loss Information: Fire Department<br>(\$11.2K) and Snow Removal (\$47.2)                           |
| December 26-27,<br>2010 | Severe Winter<br>Weather and<br>Snowstorm   | DR-1954                                  | Yes                   | Loss of Service: Roads closed by snow<br>Other Loss Information: Snow removal (\$82.2K)   |
| August 27-28,<br>2011   | Hurricane Irene   | DR-4021                                  | Yes                   | Life Safety: Evacuation ordered by State of<br>Emergency 8/25/2011 & 8/26/2011<br>Shelters run by County off-shore, 23,000<br>evacuated.<br>Loss of Service: All roads closed to the public   |





| Date(s) of<br>Event | Event Type      | FEMA<br>Declaration #<br>(If Applicable) | County<br>Designated? | Summary of Damages/Losses  |
|---------------------|-----------------|--|-----------------------|--|
|                     |                 |  |                       | Infrastructure Damage: Road systems (\$8.3K) and<br>utility systems (\$1.5)  |
|                     |                 |  |                       | Public Facility Damage: Public building (\$8K)<br>Private Facility Damage: Estimated at \$100K<br>Other Loss Information: Debris removal (\$4.5K)<br>and Protective measures (\$34.9)  |
| October 28, 2012    | Hurricane Sandy | DR-4086                                  | Yes                   | Life Safety: State of Emergency evacuation of all<br>residents and visitors. Alarms (\$1.3K)<br>Loss of Service: All roads were closed<br>Infrastructure Damage: 92nd Street Lift Station<br>(\$221K) Street Lights (\$7K) Boat Ramp (\$43K)<br>Public Facility Damage: U.S. Army Corp of<br>Engineers beach<br>Other Loss Information: Emergency protective<br>measures (\$49.7 – cat B) and debris removal<br>(\$195K) |

# 9.11.4 Hazard Vulnerabilities and Ranking

The hazard profiles in Section 5.0 of this plan have detailed information regarding each plan participant's vulnerability to the identified hazards. The risk ranking methodology is presented in Section 5.3. However, each municipality had the opportunity to adjust the final ranking based on municipal feedback. The following summarizes the hazard vulnerabilities and their ranking in the Borough of Stone Harbor. For additional vulnerability information relevant to this jurisdiction, refer to Section 5.0.

## Hazard Risk/Vulnerability Risk Ranking

The table below summarizes the hazard risk/vulnerability rankings of potential hazards for the Borough of Stone Harbor.

| Hazard type                        |  | ial Dollar Losses to<br>ble to the Hazard ª, ¢                           | Probability<br>of<br>Occurrence | Risk Ranking<br>Score<br>(Probability x<br>Impact) | Hazard<br>Ranking <sup>b</sup> |
|------------------------------------|--|--|---------------------------------|--|--------------------------------|
| Climate Change &<br>Sea Level Rise | RCV in +3 feet:  | \$454,301,534  | Frequent                        | 42   | High                           |
| Coastal Erosion                    | RCV in CEHA:   | \$3,301,687  | Frequent                        | 18   | Medium                         |
| Flood                              | 1% Annual Chance:  | \$1,535,945,320  | Frequent                        | 54   | High                           |
| Hurricanes &<br>Tropical Storms    | Category 1 SLOSH:<br>Category 2 SLOSH:<br>Category 3 SLOSH:<br>Category 4 SLOSH: | \$1,998,486,263<br>\$1,998,486,263<br>\$1,998,486,263<br>\$1,998,486,263 | Frequent                        | 54   | High                           |
| Nor'Easter                         | Damage estima  | te not available   | Frequent                        | 48   | High                           |
| Severe Weather                     | 100-Year MRP:<br>500-year MRP:   | \$9,308,338<br>\$60,853,625  | Frequent                        | 48   | High                           |

## Table 9.11-3. Hazard Risk/Vulnerability Risk Ranking





| Hazard type              | Estimate of Potential Dollar Losses to<br>Structures Vulnerable to the Hazard a.c | Probability<br>of<br>Occurrence | Risk Ranking<br>Score<br>(Probability x<br>Impact) | Hazard<br>Ranking <sup>b</sup> |
|--------------------------|---|---------------------------------|--|--------------------------------|
|                          | Annualized: \$690,540   |                                 |  |                                |
| Severe Winter<br>Weather | 1% GBS: \$13,068,258<br>5% GBS: \$65,341,292                                      | Frequent                        | 51   | High                           |
| Tsunami                  | Damage estimate not available   | Rare                            | 6  | Low                            |
| Wildfire                 | Estimated Value<br>Exposed to Extreme, \$0<br>Very High and High:                 | Frequent                        | 18   | Medium                         |

#### Table 9.11-3. Hazard Risk/Vulnerability Risk Ranking

Notes: GBS = General building stock; MRP = Mean return period.

a. The general building stock valuation is based on the custom inventory generated for the County utilizing improved value.
 b. High = Total hazard priority risk ranking score of 31 and above

- High = Total hazard priority risk ranking score of 31 and abov Medium = Total hazard priority risk ranking of 20-30+ Low = Total hazard risk ranking below 20
- c. Refer to Section 5.1 for further details on the loss methodology. Loss estimates for the severe storm and severe winter storm hazards are structural values only and do not include the estimated value of contents. Loss estimates for the flood and earthquake hazards represent both structure and contents. Potential flood loss estimates were generated using Hazus-MH and the 2015 FEMA DFIRM for the 1-percent annual chance event. For the wildfire hazard, the improved value and estimated contents of buildings located within the identified hazard zones is provided.

## National Flood Insurance Program (NFIP) Summary

The following table summarizes the NFIP statistics for the Borough of Stone Harbor.

#### Table 9.11-4.NFIP Summary

| Municipality            | # Policies (1) | # Claims<br>(Losses) (1) | Total Loss<br>Payments (2) | # Rep. Loss<br>Prop. (1) | # Severe<br>Rep. Loss<br>Prop.<br>(1) | # Policies in<br>1% Flood<br>Boundary<br>(3) |  |
|-------------------------|----------------|--------------------------|----------------------------|--------------------------|---------------------------------------|--|--|
| Stone Harbor<br>Borough | 2,174          | 1,127                    | \$19,765,555               | 60                       | 30                                    | 1,730  |  |
| Source: FEMA Region     |                |                          | loss statistics provide    |                          |                                       |  |  |

(1) Policies, claims, repetitive loss and severe repetitive loss statistics provided by FEMA and are current as of July 31, 2015 and are summarized by Community Name. Please note the total number of repetitive loss properties excludes the severe repetitive loss properties. The number of claims represents claims closed by 7/31/2015.

(2) Total building and content losses from the claims file provided by FEMA Region 2.

(3) The policies inside and outside of the flood zones is based on the latitude and longitude provided by FEMA Region 2 in the policy file.

*Notes: FEMA noted that where there is more than one entry for a property, there may be more than one policy in force or more than one GIS possibility.* 

A zero percentage denotes less than 1/100th percentage and not zero damages or vulnerability as may be the case.

#### **Critical Facilities**

#### Table 9.11-5. Number of Critical Facilities Located in the 1-Percent Annual Chance Flood Zone

Municipality

Facility Types





|                         | Airport | Communication | County Office | EMS | Emergency<br>Operation Center | Ferry | <b>Fire Station</b> | Library | Marina | Military | Municipal Hall | Place of Interest | <b>Police Station</b> | School | Senior Facility | Wastewater Pump | Wastewater<br>Treatment | Well |
|-------------------------|---------|---------------|---------------|-----|-------------------------------|-------|---------------------|---------|--------|----------|----------------|-------------------|-----------------------|--------|-----------------|-----------------|-------------------------|------|
| Stone Harbor<br>Borough | -       | 2             | -             | -   | -                             | -     | -                   | 1       | 2      | -        | 1              | 1                 | 1                     | 1      | -               | 1               | -                       | -    |

Source: Cape May County

Note: EMS – Emergency Medical Services

# **Other Vulnerabilities Identified by Municipality**

None identified at this time.

# 9.11.5 Capability Assessment

This section identifies the following capabilities of the local jurisdiction:

- Planning and regulatory capability
- Administrative and technical capability
- Fiscal capability
- Education/Outreach and Community classification
- Self-Assessment of Capability
- National Flood Insurance Program
- Integration of Mitigation Planning into Existing and Future Planning Mechanisms

#### **Planning and Regulatory Capability**

The table below summarizes the regulatory tools that are available to the Borough of Stone Harbor.

#### Table 9.11-6. Planning and Regulatory Tools

| Tool/Program<br>(code, ordinance, plan)    | Do you have<br>this? (Yes/No) | Authority<br>(local, county,<br>state, federal) | Dept./Agency<br>Responsible | Code Citation and Comments<br>(Code Chapter, name of plan,<br>explanation of authority, etc.)   |
|--|-------------------------------|---|-----------------------------|---|
| Planning Capability                        |                               |   |                             |   |
| Master Plan                                | Yes                           | State, Local                                    | Council/Planni<br>ng Board  | Master Plan (2009)  |
| Capital Improvements Plan                  | Yes                           | Local   | Administration<br>/Finance  | Annual Budget and Capital Plan  |
| Floodplain Management/Basin Plan           | Yes                           | Federal, State,<br>Local                        | Zoning/Constr<br>uction     | Chapter 300-General Ordinances<br>Flood Damage Protection                                       |
| Stormwater Management Plan                 | Yes                           | Federal, State,<br>Local                        | Public Works                | Chapter 470-General Ordinances<br>Stormwater Management   |
| Open Space Plan                            | Yes                           | Local   | Zoning                      | Chapter 560-General Ordinances<br>Zoning  |
| Stream Corridor Management Plan            | No                            | State   | Tidelands                   |   |
| Watershed Management or<br>Protection Plan | No                            | N/A   | N/A                         |   |
| Economic Development Plan                  | No                            | N/A   | N/A                         |   |
| Comprehensive Emergency<br>Management Plan | Yes                           | Local/County/St ate                             | Emergency<br>Mgt            | Emergency Operation Plan<br>adopted October 2012 and<br>certified by State on June 28,<br>2013. |





# Table 9.11-6. Planning and Regulatory Tools

| Tool/Program<br>(code, ordinance, plan)                                 | Do you have<br>this? (Yes/No) | Authority<br>(local, county,<br>state, federal) | Dept./Agency<br>Responsible        | Code Citation and Comments<br>(Code Chapter, name of plan,<br>explanation of authority, etc.)   |
|---|-------------------------------|---|------------------------------------|---|
| Emergency Operations Plan   | Yes                           | State, Local,<br>County                         | Emergency<br>Mgt                   | Emergency Operation Plan<br>adopted October 2012 and<br>certified by State on June 28,<br>2013. |
| Post-Disaster Recovery Plan   | Yes                           | State, Local,<br>County                         | Emergency<br>Mgt                   | Emergency Operation Plan<br>adopted October 2012 and<br>certified by State on June 28,<br>2013. |
| Transportation Plan   | Yes                           | State, Local,<br>County                         | Emergency<br>Mgt                   | Emergency Operation Plan<br>adopted October 2012 and<br>certified by State on June 28,<br>2013. |
| Strategic Recovery Planning Report                                      | Yes                           | State, Local,<br>County                         | Emergency<br>Mgt                   | Emergency Operation Plan<br>adopted October 2012 and<br>certified by State on June 28,<br>2013. |
| Other Plans:  | Yes                           | Local   |                                    | Dredged Material Management<br>Plan   |
| Regulatory Capability   |                               | 1   | 1                                  | Į.  |
| Building Code   | Yes                           | State & Local                                   | Construction                       | State Uniform Construction Code<br>Act (N.J.S. 52:27D-119 et seq.)                              |
| Zoning Ordinance  | Yes                           | Local   | Planning/Zonin<br>g Board          | Chapter 560: Zoning   |
| Subdivision Ordinance   | Yes                           | Local   | Planning/Zonin<br>g Board          | Chapter 345: Land Development<br>Procedures; Chapter 560: Zoning                                |
| NFIP Flood Damage Prevention<br>Ordinance                               | Yes                           | Federal, State,<br>Local                        | Construction/Z<br>oning            | Chapter 300: Flood Damage<br>Protection   |
| NFIP: Cumulative Substantial<br>Damages                                 | Yes                           | State, Local                                    | Construction                       | Chapter 300: Flood Damage<br>Protection   |
| NFIP: Freeboard   | Yes                           | State, Local                                    | Construction                       | Chapter 300: Flood Damage<br>Protection   |
| Growth Management Ordinances  | Yes                           | Local   | Planning<br>Board                  | Chapter 300: Flood Damage<br>Protection, Chapter 560: Zoning,<br>Master Plan                    |
| Site Plan Review Requirements   | Yes                           | Local   | Planning/Zonin<br>g Board          | Chapter 345: Land Development<br>Procedures   |
| Stormwater Management Ordinance   | Yes                           | Local   | Public Works                       | Chapter 470: Stormwater<br>Management   |
| Municipal Separate Storm Sewer<br>System (MS4)                          | Yes                           | Federal, State,<br>Local                        | Public Works                       | Chapter 542: Water and Sewers   |
| Natural Hazard Ordinance  | No                            | N/A   | N/A                                |   |
| Post-Disaster Recovery Ordinance  | No                            | N/A   | N/A                                |   |
| Real Estate Disclosure Requirement                                      | Yes                           | State   | Division of<br>Consumer<br>Affairs | N.J.A.C. 13:45A-29.1  |
| Other [Special Purpose Ordinances (i.e., sensitive areas, steep slope)] | Yes                           | Local, State                                    | CAFRA                              | Chapter 470: Stormwater<br>Management   |





# Administrative and Technical Capability

The table below summarizes potential staff and personnel resources available to the Borough of Stone Harbor.

## Table 9.11-7. Administrative and Technical Capabilities

| Resources   | Is this in<br>place?<br>(Yes or No) | Department/Agency/Position  |
|---|-------------------------------------|---|
| Administrative Capability   |                                     |   |
| Planning Board  | Yes                                 | Zoning Officer  |
| Mitigation Planning Committee   | No                                  |   |
| Environmental Board/Commission  | No                                  |   |
| Open Space Board/Committee  | Yes                                 | County  |
| Economic Development Commission/Committee   | Yes                                 | Council/ Business Advisory Board  |
| Maintenance Programs to Reduce Risk   | Yes                                 | Public Works  |
| Mutual Aid Agreements   | Yes                                 | Police/Fire/Public Works  |
| Technical/Staffing Capability   |                                     |   |
| Planner(s) or Engineer(s) with knowledge of land development<br>and land management practices               | Yes                                 | Planning Board, Heyer & Gruel, Planner,<br>Remington & Vernick Engineer |
| Engineer(s) or Professional(s) trained in construction practices related to buildings and/or infrastructure | Yes                                 | Construction Official and Borough Engineer                              |
| Planners or engineers with an understanding of natural hazards  | Yes                                 | Remington & Vernick Engineers, Heyer &<br>Gruel, Planner                |
| NFIP Floodplain Administrator   | Yes                                 | Michael Koochembere, Construction Official                              |
| Surveyor(s)   | Yes                                 | Remington & Vernick Engineers   |
| Personnel skilled or trained in GIS and/or Hazus-MH applications  | Yes                                 | Remington & Vernick Engineers   |
| Scientist familiar with natural hazards   | Yes                                 | Dr. Stewart Farrell, Coast Research Center                              |
| Emergency Manager   | Yes                                 | Kenneth Hawk, Director, Roger Stanford,<br>Deputy                       |
| Grant Writer(s)   | Yes                                 | Remington & Vernick Engineers   |
| Staff with expertise or training in benefit/cost analysis   | No                                  |   |
| Professionals trained in conducting damage assessments  | No                                  |   |

#### **Fiscal Capability**

The table below summarizes financial resources available to the Borough of Stone Harbor.

#### Table 9.11-8. Fiscal Capabilities

| Financial Resources   | Accessible or Eligible to Use<br>(Yes/No/Don't Know) |
|---|--|
| Community Development Block Grants (CDBG, CDBG-DR)                | Yes  |
| Capital Improvements Project Funding                              | Yes  |
| Authority to levy taxes for specific purposes                     | Yes  |
| User fees for water, sewer, gas, or electric service              | Yes  |
| Impact Fees for homebuyers or developers of new development/homes | No   |
| Stormwater Utility Fee  | No   |
| Incur debt through general obligation bonds                       | Yes  |
| Incur debt through special tax bonds                              | No   |





#### Table 9.11-8. Fiscal Capabilities

| Financial Resources                                | Accessible or Eligible to Use<br>(Yes/No/Don't Know) |
|--|--|
| Incur debt through private activity bonds          | No   |
| Withhold public expenditures in hazard-prone areas | No   |
| Other Federal or State Funding Programs            | Yes  |
| Open Space Acquisition Funding Programs            | Yes  |
| Other  | Cape County Open Space Program                       |

# **Education/Outreach and Community Classifications**

The table below summarizes education/outreach programs the community participates in and the classifications for community program available to the Borough of Stone Harbor.

| Program  | Do you<br>have/participate<br>in this? (Yes/No) | Classification<br>(if applicable) | Date Classified<br>(if applicable) |
|--|---|-----------------------------------|------------------------------------|
| Community Rating System (CRS)  | Yes   | 5                                 | May 1, 2014                        |
| Building Code Effectiveness Grading Schedule (BCEGS)                 | Yes   | 3                                 | July 5, 2012                       |
| Public Protection (ISO Fire Protection Classes 1 to 10)              | Yes   | 4                                 | 2014                               |
| Storm Ready  | No  | N/A                               | N/A                                |
| Firewise   | No  | N/A                               | N/A                                |
| Disaster/Safety Programs in/for Schools                              | No  | N/A                               | N/A                                |
| Organizations with Mitigation Focus (advocacy group, non-government) | No  | N/A                               | N/A                                |
| Public Education Program/Outreach (through website, social media)    | Yes   | N/A                               | N/A                                |
| Public-Private Partnerships  | Yes   | N/A                               | N/A                                |

#### Table 9.11-9. Education/Outreach and Community Classifications

The classifications listed above relate to the community's ability to provide effective services to lessen its vulnerability to the hazards identified. These classifications can be viewed as a gauge of the community's capabilities in all phases of emergency management (preparedness, response, recovery, and mitigation) and are used as an underwriting parameter for determining the costs of various forms of insurance. The Community Rating System (CRS) class applies to flood insurance while the Building Code Effectiveness Grading Schedule (BCEGS) and Public Protection classifications apply to standard property insurance. CRS classifications range on a scale of 1 to 10 with class 1 being the best possible classification, and class 10 representing no classification benefit. Firewise classifications include a higher classification when the subject property is located beyond 1,000 feet of a creditable fire hydrant and is within five road miles of a recognized fire station.

Criteria for classification credits are outlined in the following documents:

- The Community Rating System Coordinators Manual
- The Building Code Effectiveness Grading Schedule
- The ISO Mitigation online ISO's Public Protection website at <a href="http://www.isomitigation.com/ppc/0000/ppc0001.html">http://www.isomitigation.com/ppc/0000/ppc0001.html</a>





- The National Weather Service Storm Ready website at <u>http://www.weather.gov/stormready/howto.htm</u>
- The National Firewise Communities website at <u>http://firewise.org/</u>

#### **Self-Assessment of Capability**

The table below provides an approximate measure of the Borough of Stone Harbor's capability to work in a hazard-mitigation capacity and/or effectively implement hazard mitigation strategies to reduce hazard vulnerabilities.

#### Table 9.11-10. Self-Assessment of Capability

|   | Degree of  | Hazard Mitigation Cap | ability |
|---|--|-----------------------|---------|
| Area  | Limited<br>(If limited, what are<br>your obstacles?) | Moderate              | High    |
| Planning and Regulatory Capability  |  |                       | Х       |
| Administrative and Technical Capability                                       |  | X                     |         |
| Fiscal Capability   |  |                       | Х       |
| Community Political Capability  |  | X                     |         |
| Community Resiliency Capability   |  | Х                     |         |
| Capability to Integrate Mitigation into<br>Municipal Processes and Activities |  |                       | Х       |

#### National Flood Insurance Program

#### NFIP Floodplain Administrator (FPA)

#### Michael Koochembere, Construction Official

#### Flood Vulnerability Summary

The Borough maintains a list of properties that have been flood damaged. This inventory identifies property owners interested in mitigating their properties. Seven structures were damaged during Hurricane Sandy. All seven of these structures were determined to be substantially damaged and all property owners are interested in mitigation. Four properties are currently undergoing mitigation. Funding for mitigation efforts is being provided by the property owner, flood insurance and ICC, and grant funding.

#### Resources

The Flood Damage Prevention Ordinance (FDPO) identifies the Construction Official as the NFIP Floodplain Admistrator. The floodplain administrator is the sole person assuming repsonsibilities for floodplain admististration including, permit review, inspections, damage assessments, record-keeping, education and outreach. Brochures regarding flood hazards and risk reduction are provided to the community.

There are no identified barriers to running an effective floodplain management program in the borough. The floodplain administrator is adequately trained and supported for floodplain management responsibilities, although additional training would be welcome.

#### **Compliance History**

The Borough is currently in good standing with the NFIP. The most recent Community Assistance Visit occurred in 2013 when the Borough received a Class 5 designation in the Community Rating System.





As of August 31, 2015 there are 2,758 policies in force, insuring over \$724.3 million of property with total annual insurance premiums of \$2,322,691. Since 1978, 1,124 claims have been paid totaling \$19,755,996 (1,391 claims total have been submitted; however, 263 claims were closed without pay and 4 claims are still open).

#### Regulatory

The Borough of Stone Harbor's floodplain regulations exceed the minimum State and FEMA requirements. Other local plans and programs in the Borough that support floodplain management include the Planning Board and Zoning Board of Appeals, the stormwater managament program and the emergency operation plan, among others.

#### **Community Rating System**

The Borough of Stone Harbor is a Class 5 community in the Community Rating System (CRS) program.

## Integration of Hazard Mitigation into Existing and Future Planning Mechanisms

For a community to succeed in reducing long-term risk, hazard mitigation must be integrated into the day-today local government operations. As part of this planning effort, each community was surveyed to obtain a better understanding of their community's progress in plan integration. A summary is provided below. In addition, the community identified specific integration activities that will be incorporated into municipal procedures.

#### Planning

**Land Use Planning:** The Borough of Stone Harbor has a Master Plan that was most recently revised in 2009. The Plan does not specifically reference the hazard mitigation, but does discuss some natural hazard related concerns, especially pertaining to flood-related hazards.

**Dredged Materials Management Plan**: Flood Protection has been identified in the alternative analysis section of the Plan. According to Section 4.23 Flood Protection consists of increasing elevations to remove upland areas from the flood zone. Along coastal communities, this type o project is typically conducted through beach and dune restorations and enhancements. For this beneficial use, dredged material can be used as fill. Typically, the material would need to be greater than 90% sand to receive authorization to be placed on the beach however fine grained material may be contained within a geotextile tube and used to reinforce a due core or as back beach fill.

**Stormwater Management**: Included in the goals of the Stormwater Management Plan are to reduce flood damage, including damage to life and property, minimize, to the extent practical, any increases in stormwater runoff from any new development and protect public safety through the proper design and operation of stormwater basins. To achieve these goals, the plan outlines specific stormwater design and performance standards for new development. Additionally, the plan proposes stormwater management controls to address impacts from existing development. Preventative and corrective maintenance strategies are included to ensure long-term effectiveness of stormwater management facilities. The plan also outlines safety standards for stormwater infrastructure to be implemented to protect public safety.

**Dune Vegetation Management Plan**: The Borough adopted a Dune Vegetation Management Program in June of 2015. Integrated throughout the Plan is the importance of a well-planned and maintained dune system that provides a protective barrier from coastal storms.





**Re-Development Plan:** Any Re-development plan is incorporated into Chapters 300 (Flood Damage Protection) and 560 (Zoning)

**Continuity of Operations:** The continuity of Government and Continuity of Operations Plan is included in the Comprehensive Emergency Management Plan which was approved by the State of NJ in June of 2014.

**Comprehensive Emergency Management Plan:** The Borough of Stone Harbor has prepared the Emergency Operations Plan, which sets forth the general policies and procedures to be carried out by county and allied entities using the NIMS and the principles of ICS, in order to provide the citizens of the Borough of Stone Harbor with an effective integrated emergency response plan designed to minimize the loss of life and property during an emergency event.

## Regulatory and Enforcement (Ordinances)

The Township has multiple chapters pertaining to the mitigation of hazards. These ordinances include the Flood Damage Prevention Chapter, Stormwater Management, Building Code and others.

#### Operational and Administration

**Stone Harbor Go Green Committee**: The Go Green Community Committee was established by the Borough of Stone Harbor with the primary goal of establishing common practice of conservation. In addition, the Go Green Committee is a constant source of information that is presented to homeowners in an effort to educate everyone on the importance of preserving our natural resources. The Committee also provides information related to natural hazards, such as encouraging winterization efforts in homes and businesses to reduce the risk of flooding form broken water pipes.

#### Funding

**Operating Budget**: The Borough of Stone Harbor provides annual funding for Stormwater Management and Beach/Dune management activities.

**Capital Improvements Plan**: Funding is included in the Capital Improvement plan for Hazard Mitigation projects.

**Grants**: The Borough received a NJDEP Flood Hazard Risk Reduction and Resiliency Grant to install an emergency generator on our 92<sup>nd</sup> Street Well.

**Other Funds**: The Borough is eligible for the Cape May County Open Space and Farmland Preservation Program, which generates approximately \$5 annually.

#### Education and Outreach

The Borough website includes important news and announcements including emergency weather updates. Additionally, the Borough Newsletter provides residents and visitors with information on the Borough and local events.

#### 9.11.6 Mitigation Strategy and Prioritization

This section discusses past mitigations actions and status, describes proposed hazard mitigation initiatives, and prioritization.





## **Past Mitigation Initiative Status**

The following table indicates progress on the community's mitigation strategy identified in the 2010 Plan. Actions that are carried forward as part of this plan update are included in the following subsection in its own table with prioritization. Previous actions that are now on-going programs and capabilities are indicated as such in the following table and may also be found under 'Capability Assessment' presented previously in this annex.





#### Table 9.11-11. Past Mitigation Initiative Status

| <u>Initiative</u><br><u>Number</u> | 2010 Mitigation Action  | <u>Responsible</u><br><u>Party</u>                              | <u>Status</u><br>(In progress,<br>No progress,<br>Complete) | <ol> <li><u>Describe Status</u></li> <li>Please describe what was<br/>accomplished and indicate %<br/>complete.</li> <li>If there was no progress, indicate<br/>what obstacles/delays encountered?</li> <li>If there was progress, how is/was the<br/>action being funded (e.g., FEMA<br/>HMGP grant, local budget)?</li> </ol> | <u>Next Step</u><br>(Include in<br>2016 HMP<br>Update? or<br>Discontinue) | <u>Describe Next Step</u><br>1. If including action in the<br>2015 HMP, revise/reword<br>to be more specific (as<br>appropriate).<br>2. If discontinue, explain<br>why. |
|------------------------------------|---|---|---|---|---|---|
| SH-1a                              | Where appropriate, support<br>retrofitting of structures<br>located in hazard-prone areas<br>to protect structures from<br>future damage, with<br>repetitive loss and severe<br>repetitive loss properties as<br>priority. Identify facilities<br>that are viable candidates for<br>retrofitting based on cost-<br>effectiveness versus<br>relocation. Where retrofitting<br>is determined to be a viable<br>option, consider<br>implementation of that action<br>based on available funding.   | Borough<br>(likely through<br>NFIP Floodplain<br>Administrator) | In Progress   | 1. On annual basis supply property<br>owners with information on possible<br>grant funding to initiate flood proofing<br>initiatives including but not limited to<br>elevating structure. Continue to seek out<br>possible grant funding sources for this<br>initiative.  | Include in<br>2016 HMP<br>Update  | 1.<br>2.  |
| SH-1b                              | Where appropriate, support<br>purchase, or relocation of<br>structures located in hazard-<br>prone areas to protect<br>structures from future<br>damage, with repetitive loss<br>and severe repetitive loss<br>properties as priority.<br>Identify facilities that are<br>viable candidates for<br>relocation based on cost-<br>effectiveness versus<br>retrofitting. Where relocation<br>is determined to be a viable<br>option, consider<br>implementation of that action<br>based on available funding.<br>Continue active participation | Borough   | No Progress   | <ol> <li>This initiative is not cost effective.</li> <li>Will continue to support however into the future in case circumstance change and this becomes a more viable solution.</li> <li>The Boroughs participation in the CRS</li> </ol>  | Include in<br>2016 HMP<br>Update  | 1.<br>2.  |





| <u>Initiative</u><br><u>Number</u> | 2010 Mitigation Action<br>in incentive-based program<br>CRS.  | <u>Responsible</u><br>Party  | <u>Status</u><br>(In progress,<br>No progress,<br>Complete) | Describe Status1. Please describe what was<br>accomplished and indicate %<br>complete.2. If there was no progress, indicate<br>what obstacles/delays encountered?3. If there was progress, how is/was the<br>action being funded (e.g., FEMA<br>HMGP grant, local budget)?program has resulted in significant<br>savings to its residents. Residents in the<br>program can receive up to 25% discount<br>on their flood insurance. Continued<br>participation in the program only<br>strengthens the success of the hazard<br>mitigation plan as a whole. | Next Step<br>(Include in<br>2016 HMP<br>Update? or<br>Discontinue)<br>2016 HMP<br>Update | <ul> <li><u>Describe Next Step</u></li> <li>1. If including action in the 2015 HMP, revise/reword to be more specific (as appropriate).</li> <li>2. If discontinue, explain why.</li> <li>2.</li> </ul> |
|------------------------------------|---|--|---|---|--|---|
| SH-3                               | Continue to support the<br>implementation, monitoring,<br>maintenance, and updating of<br>this Plan, as defined in<br>Section 7.0 | Borough<br>(through<br>mitigation<br>planning point<br>of contacts)                | In Progress   | <ol> <li>This is an ongoing yearly initiative.</li> <li>3.</li> </ol>   | Include in<br>2016 HMP<br>Update   | 1.<br>2.  |
| SH-4                               | Strive to maintain<br>compliance with, and good-<br>standing in the National<br>Flood Insurance program.                          | Municipality<br>(likely through<br>NFIP Floodplain<br>Administrator)               | In Progress   | <ol> <li>This is an ongoing yearly initiative.</li> <li>CRS Coordinator completes all required initiatives</li> <li>2.</li> <li>3.</li> </ol>   | Include in<br>2016 HMP<br>Update   | 1.<br>2.  |
| SH-5                               | Continue to develop,<br>enhance, and implement<br>existing emergency plans.   | Municipal<br>Emergency<br>Manager with<br>support from<br>County OEM<br>and NJ OEM | In Progress   | <ol> <li>This is an ongoing yearly initiative.<br/>Borough OEM works closely with the<br/>County and State OEM offices.</li> <li>3.</li> </ol>  | Include in<br>2016 HMP<br>Update   | 1.<br>2.  |
| SH-6                               | Create/enhance/ maintain<br>mutual aid agreements with<br>neighboring communities.  | Borough  | In Progress   | <ol> <li>This is an ongoing yearly initiative.</li> <li>Resolutions authorized each year.</li> <li>3.</li> </ol>  | Include in<br>2016 HMP<br>Update   | 1.<br>2.  |
| SH-7                               | Support County-wide<br>initiatives identified in<br>Section 9.1 of the County<br>Annex.   | Local<br>departments (as<br>applicable for<br>specific<br>initiative)              | In Progress   | <ol> <li>Continue to support County-wide<br/>initiatives</li> <li>3.</li> </ol>   | Include in<br>2016 HMP<br>Update   | 1.<br>2.  |
| SH-8                               | Continue dune and beach<br>replenishment efforts – 98 <sup>th</sup><br>Street to 111 <sup>th</sup> Street are                     | NJDEP with<br>City support   | In Progress   | <ol> <li>This is an ongoing yearly initiative.</li> <li>3.</li> </ol>   | Include in<br>2016 HMP<br>Update   | 1.<br>2.  |



| <u>Initiative</u><br><u>Number</u> | 2010 Mitigation Action<br>currently underway (4Q09)   | <u>Responsible</u><br><u>Party</u>              | <u>Status</u><br>(In progress,<br>No progress,<br>Complete) | Describe Status         1. Please describe what was accomplished and indicate % complete.         2. If there was no progress, indicate what obstacles/delays encountered?         3. If there was progress, how is/was the action being funded (e.g., FEMA HMGP grant, local budget)? | <u>Next Step</u><br>(Include in<br>2016 HMP<br>Update? or<br>Discontinue) | <u>Describe Next Step</u><br>1. If including action in the<br>2015 HMP, revise/reword<br>to be more specific (as<br>appropriate).<br>2. If discontinue, explain<br>why. |
|------------------------------------|---|---|---|--|---|---|
| SH-9                               | Continue stormwater<br>drainage improvements<br>throughout the Borough to<br>increase capacity.   | Borough   | In Progress   | <ol> <li>This is a yearly initiative through our<br/>annual infrastructure upgrades. Included<br/>in our yearly and long range capital plan.</li> <li>3.</li> </ol>  | Include in<br>2016 HMP<br>Update  | 1.<br>2.  |
| SH-10                              | 105 <sup>th</sup> Street stormwater<br>drainage improvement<br>project.   | Borough   | Complete  | <ol> <li>Stormwater upgrades increasing<br/>storage capacity and drainage rates have<br/>been completed eliminating flooding<br/>issues.</li> <li>2.</li> <li>3.</li> </ol>  | Discontinue   | <ol> <li>Specific project completed</li> </ol>  |
| SH-10a<br>(CMC-<br>26, BA-8)       | Upgrade stormwater system<br>on CR-619 through Stone<br>Harbor and Avalon. Seven<br>stormwater pump stations<br>were installed along CR-619<br>from Avalon Boulevard to<br>19 <sup>th</sup> Street (Avalon business<br>district) to address flooding<br>in this area. | County<br>Engineering<br>with<br>municipalities | No Progress   | <ol> <li>2County Roadway. Borough has no<br/>jurisdiction, however will continue to<br/>support and encourage the County to<br/>make improvements.</li> <li>3.</li> </ol>  | Include in<br>2016 HMP<br>Update  | 1.<br>2.  |
| SH-11                              | Back-up generator at the school   | Local   | No Progress   | <ol> <li>1.</li> <li>2. Not a Borough Project. This is a<br/>School Board initiative, but the Bor9ough<br/>will still support accordingly.</li> <li>3.</li> </ol>  | Include in<br>2016 HMP<br>Update  | <ol> <li>Support installation of<br/>back-up generator at SH<br/>School. Assist in obtaining<br/>grants when available.</li> <li>2.</li> </ol>                          |
| SH-12                              | Remote tide-gages with cameras  | Borough   | In Progress   | <ol> <li>Using tide gauges at CMC Bridge<br/>Comm. and 80<sup>th</sup> Street Marina. Need to<br/>tie camera into system. 50% complete</li> <li>3.</li> </ol>  | Include in<br>2016 HMP<br>Update  | 1.<br>2.  |
| SH-13                              | Purchase weather stations   | OEM   | Complete  | <ol> <li>Borough has purchased a weather<br/>subscription service that provides daily<br/>weather predictions and alters.</li> <li>3.</li> </ol>   | Discontinue   | 1.<br>2.  |





| <u>Initiative</u><br>Number | 2010 Mitigation Action   | <u>Responsible</u><br>Party                     | <u>Status</u><br>(In progress,<br>No progress,<br>Complete) | <ul> <li><u>Describe Status</u></li> <li>1. Please describe what was accomplished and indicate % complete.</li> <li>2. If there was no progress, indicate what obstacles/delays encountered?</li> <li>3. If there was progress, how is/was the action being funded (e.g., FEMA HMGP grant, local budget)?</li> </ul> | <u>Next Step</u><br>(Include in<br>2016 HMP<br>Update? or<br>Discontinue) | <ul> <li><u>Describe Next Step</u></li> <li>1. If including action in the 2015 HMP, revise/reword to be more specific (as appropriate).</li> <li>2. If discontinue, explain why.</li> </ul> |
|-----------------------------|--|---|---|--|---|---|
| SH-14                       | Elevate the commercial property – The Market   | Borough   | No Progress   | <ol> <li>Privately owned property.</li> <li>3.</li> </ol>  | Discontinue   | 1.<br>2.  |
| SH-15                       | Establish and maintain a<br>local alert AM emergency<br>advisory radio station   | Borough   | Complete  | <ol> <li>Borough continue to maintain the local<br/>Alert AM emergency advisory radio<br/>station.</li> <li>3.</li> </ol>  | Include in<br>2016 HMP<br>Update  | 1.Maintain local alert AM<br>emergency advisory radio<br>station<br>2.  |
| SH-16<br>(CMC-<br>14)       | Elevate Stone Harbor<br>Boulevard (CR-657) from<br>the Parkway into Stone<br>Harbor proper. This will<br>require elevating one<br>residential property on 96th<br>Street (part of CR-657) and<br>potentially others. 96th<br>Street was elevated in 2008<br>to the extent possible in<br>consideration of existing<br>home elevations. | County<br>Engineering,<br>with local<br>support | No Progress   | <ol> <li>2. County Roadway. Borough has no<br/>jurisdiction, however will continue to<br/>support and encourage the County to<br/>elevate the Boulevard.</li> <li>3.</li> </ol>  | Include in<br>2016 HMP<br>Update  | 1.<br>2.  |
| SH-17                       | Maintain relationship with<br>Army Corps and NJDEP for<br>dune maintenance along the<br>oceanfront via planting dune<br>grass and installing sand<br>fencing.  | Borough   | In Progress   | <ol> <li>This is an ongoing yearly initiative.</li> <li>3.</li> </ol>  | Include in<br>2016 HMP<br>Update  | 1.<br>2.  |
| SH-18                       | Continue annual review of<br>ordinances and appropriate<br>laws with regard to planning,<br>zoning and code enforcement<br>within the Borough.   | Borough   | In Progress   | <ol> <li>This is an ongoing yearly initiative.</li> <li>3.</li> </ol>  | Include in<br>2016 HMP<br>Update  | 1.<br>2.  |
| SH-19                       | Maintain the 12 outfall pipes<br>along the beachfront of the<br>Borough by regularly<br>cleaning and adding<br>replacement sands to the area   | Borough   | In Progress   | <ol> <li>80% complete. Working on removing<br/>final 2 pipes in future capital plan.</li> <li>3.</li> </ol>  | Include in<br>2016 HMP<br>Update  | 1.Maintain and eventually<br>remove 2 outfall pipes along<br>beachfront of the borough<br>2.  |



| <u>Initiative</u><br><u>Number</u> | 2010 Mitigation Action  | <u>Responsible</u><br><u>Party</u> | <u>Status</u><br>(In progress,<br>No progress,<br>Complete) | Describe Status         1. Please describe what was accomplished and indicate % complete.         2. If there was no progress, indicate what obstacles/delays encountered?         3. If there was progress, how is/was the action being funded (e.g., FEMA HMGP grant, local budget)? | <u>Next Step</u><br>(Include in<br>2016 HMP<br>Update? or<br>Discontinue) | <u>Describe Next Step</u><br>1. If including action in the<br>2015 HMP, revise/reword<br>to be more specific (as<br>appropriate).<br>2. If discontinue, explain<br>why. |
|------------------------------------|---|------------------------------------|---|--|---|---|
|                                    | for Emergency Access.   |                                    |   |  |   |   |
| SH-20                              | Continue to work with<br>property owners to bring all<br>applicable properties within<br>the Borough up to code<br>within the NFIP. | Borough                            | In Progress   | <ol> <li>This is an ongoing yearly initiative.</li> <li>3.</li> </ol>  | Include in<br>2016 HMP<br>Update  | 1.<br>2.  |
| SH-21                              | Maintain flood siren warning<br>systems throughout the<br>Borough to alert residents in<br>the event of an emergency.               | Borough                            | In Progress   | <ol> <li>This is an ongoing yearly initiative.</li> <li>3.</li> </ol>  | Include in<br>2016 HMP<br>Update  | 1.<br>2.  |
| SH-22                              | Continue to support beach<br>replenishment activities from<br>98 <sup>th</sup> to 111 <sup>th</sup> Streets                         | NJDEP with<br>Borough support      | In Progress   | <ol> <li>Borough received a ACOE Beach</li> <li>Replenishment in 2013 and is scheduled</li> <li>to receive another in fall of 2016.</li> <li>2.</li> <li>3.</li> </ol>   | Include in<br>2016 HMP<br>Update  | 1.<br>2.  |





#### **Completed Mitigation Initiatives not Identified in the Previous Mitigation Strategy**

The Borough has identified the following mitigation projects/activities that have also been completed but were not identified in the previous mitigation strategy in the 2010 Plan:

#### **Proposed Hazard Mitigation Initiatives for the Plan Update**

Table 9.11-12 summarizes the comprehensive-range of specific mitigation initiatives the Borough would like to pursue in the future to reduce the effects of hazards. Some of these initiatives may be previous actions carried forward for this plan update. These initiatives are dependent upon available funding (grants and local match availability) and may be modified or omitted at any time based on the occurrence of new hazard events and changes in municipal priorities. Both the four FEMA mitigation action categories and the six CRS mitigation action categories are listed in the table below to further demonstrate the wide-range of activities and mitigation measures selected.

As discussed in Section 6, fourteen evaluation/prioritization criteria are used to complete the prioritization of mitigation initiatives. For each new mitigation action, a numeric rank is assigned (-1, 0, or 1) for each of the 14 evaluation criteria to assist with prioritizing your actions as 'High,' 'Medium,' or 'Low.' The table below summarizes the evaluation of each mitigation initiative, listed by Action Number.

Table 9.11-13 provides a summary of the prioritization of all proposed mitigation initiatives for the Plan update.





#### Table 9.11-12. Proposed Hazard Mitigation Initiatives

| Initiative                 | Mitigation Initiative  | Applies to<br>New<br>and/or<br>Existing<br>Structures<br>(1) | Hazard(s)<br>Mitigated<br>(2)                    | Goals<br>Met | Lead and<br>Support<br>Agencies  | Estimated<br>Benefits | Estimated<br>Cost | Sources of<br>Funding | Timeline         | Priority         | Mitigation<br>Category | CRS Category                      |
|----------------------------|--|--|--|--------------|--|-----------------------|-------------------|-----------------------|------------------|------------------|------------------------|-----------------------------------|
| SH-1a<br>(former<br>SH-1a) | Trmer<br>(-1a)On annual basis supply property owners with information on possible grant funding to initiate flood proofing initiatives including but not limited to elevating structure. Continue to seek out<br>possible grant funding sources for this initiative.<br>See also SH-14: Elevate "The Market" (Commercial Property).Funding sources:FEMA Mitigation Grant Programs (primarily HMGP and FMA); local property owner for match as supported by ICC and other non-Federal match sources as available. |  |  |              |  |                       |                   |                       |                  |                  |                        | ng is<br>April<br>7 been<br>k out |
|                            | See above.   | Existing   | Coastal<br>Storm,<br>Flood,<br>Severe<br>Weather | 1, 2, 4, 6   | Borough<br>(likely through<br>NFIP<br>Floodplain<br>Administrator)                               | High                  | High              | See above.            | Long-term<br>DOF | Medium-<br>High* | EAP,<br>SIP            | PI,<br>PP                         |
| SH-1b<br>(former<br>SH-1b) | er 9, 2016 (in Ocean City) and again on April 16, 2016 (in Wildwood) to learn more about current and future opportunities to mitigate their flood-prone properties. The City has formally been   |  |  |              |  |                       |                   |                       |                  |                  |                        |                                   |
| SH-1c                      | Retrofit or relocate critical<br>facilities in the 100-year<br>floodplain  | Existing   | Coastal<br>Storm,<br>Flood,<br>Severe<br>Weather | 1, 2, 4, 6   | Borough<br>(likely through<br>NFIP<br>Floodplain<br>Administrator)<br>; working with<br>facility | High                  | High              | See SH-1b<br>above.   | Long-term<br>DOF | High             | SIP                    | PP                                |





#### Table 9.11-12. Proposed Hazard Mitigation Initiatives

| Initiative                       | Mitigation Initiative  | Applies to<br>New<br>and/or<br>Existing<br>Structures<br>(1) | Hazard(s)<br>Mitigated<br>(2)                    | Goals<br>Met      | Lead and<br>Support<br>Agencies   | Estimated<br>Benefits | Estimated<br>Cost                    | Sources of<br>Funding  | Timeline   | Priority           | Mitigation<br>Category | CRS Category |
|----------------------------------|--|--|--|-------------------|---|-----------------------|--------------------------------------|--|--|--------------------|------------------------|--------------|
|                                  |  |  |  |                   | manager/opera<br>tor  |                       |                                      |  |  |                    |                        |              |
| SH-2<br>(former<br>SH-2, -<br>4) | Strive to maintain compliance<br>with, and good-standing in<br>the National Flood Insurance<br>program, including continued<br>active participation in<br>incentive-based program. | New &<br>Existing  | Coastal<br>Storm,<br>Flood,<br>Severe<br>Weather | 1, 2, 6           | Borough<br>(primarily<br>through NFIP<br>Floodplain<br>Administrator)                       | Medium -<br>High      | Low -<br>Medium                      | Local<br>Budget  | Ongoing  | High               | All                    | All          |
| SH-3<br>(former<br>SH-3)         | Continue to support the<br>implementation, monitoring,<br>maintenance, and updating of<br>this Plan, as defined in<br>Section 7.0  | New &<br>Existing  | All Hazards                                      | 1<br>through<br>6 | Borough<br>(through<br>mitigation<br>planning point<br>of contacts)                         | Medium -<br>High      | Low – High<br>(for 5-year<br>update) | Local<br>Budget,<br>possibly<br>FEMA<br>Mitigation<br>Grant<br>Funding for<br>5-year<br>update | Ongoing  | Medium             | LPR,<br>EAP            | PR,<br>PI    |
| SH-4                             | Train staff or acquire contract<br>support for benefit-cost<br>analysis  | N/A  | All Hazards                                      | 1                 | Borough<br>(primarily<br>through NFIP<br>Floodplain<br>Administrator<br>and<br>Engineering) | Medium                | Low                                  | Local<br>Budget  | As training<br>sessions are<br>available<br>locally  | Medium -<br>High   | EAP                    | PI           |
| SH-5<br>(former<br>SH-5)         | Continue to develop,<br>enhance, and implement<br>existing emergency plans.  | New &<br>Existing  | All Hazards                                      | 1, 3, 4, 6        | Municipal<br>Emergency<br>Manager with<br>support from<br>County OEM<br>and NJ OEM          | Low -<br>Medium       | Low -<br>Medium                      | Local<br>Budget  | Ongoing  | Medium             | LPR,<br>EM             | PR,<br>EM    |
| SH-6<br>(former<br>SH-6)         | Create/enhance/ maintain<br>mutual aid agreements with<br>neighboring communities.   | New &<br>Existing  | All Hazards                                      | 1, 3, 4, 6        | Borough   | Low -<br>Medium       | Low -<br>Medium                      | Local<br>Budget  | Ongoing  | Medium             | LPR,<br>EM             | PR,<br>EM    |
| SH-7<br>(former<br>SH-7)         | Support County-wide<br>initiatives identified in<br>Section 9.1 of the County<br>Annex.  | New &<br>Existing  | All Hazards                                      | 1<br>through<br>6 | Local<br>departments<br>(as applicable<br>for specific<br>initiative)                       | Medium                | Low - High                           | Existing<br>programs<br>and grant<br>funding<br>where<br>applicable                            | Ongoing –<br>Long-term<br>depending<br>on initiative | M-H<br>(dependent) | All                    | All          |
| SH-8<br>(former                  | Continue to support beach replenishment activities from  | Existing   | Coastal<br>Storms,                               | 1, 3, 5           | NJDEP with<br>Borough   | High                  | High                                 | NJDEP –<br>75%;  | Borough received a                                   | High               | NSP,<br>SIP            | NR,<br>PP    |





#### Table 9.11-12. Proposed Hazard Mitigation Initiatives

| Initiative   | Mitigation Initiative   | Applies to<br>New<br>and/or<br>Existing<br>Structures<br>(1) | Hazard(s)<br>Mitigated<br>(2)                                     | Goals<br>Met | Lead and<br>Support<br>Agencies                            | Estimated<br>Benefits | Estimated<br>Cost | Sources of<br>Funding                         | Timeline  | Priority         | Mitigation<br>Category | CRS Category |
|--|---|--|---|--------------|--|-----------------------|-------------------|---|---|------------------|------------------------|--------------|
| SH-8<br>and<br>SH-22)                                | 98 <sup>th</sup> to 111 <sup>th</sup> Streets. This is<br>an ongoing yearly initiative  |  | Coastal<br>Erosion,<br>Flooding,<br>Severe<br>Weather,<br>Tsunami |              | support  |                       |                   | Borough –<br>25%                              | USACE<br>Beach<br>Replenishme<br>nt in 2013<br>and is<br>scheduled to<br>receive<br>another in<br>fall of 2016. |                  |                        |              |
| SH-9<br>(former<br>SH-9)                             | Continue stormwater<br>drainage improvements<br>throughout the Borough to<br>increase capacity.   | Existing   | Coastal<br>Storm,<br>Flood,<br>Severe<br>Weather                  | 1,4          | Borough  | High                  | High              | through o<br>infrastructu<br>included in o    | arly initiative<br>our annual<br>re upgrades,<br>our yearly and<br>capital plan.                                | High             | SIP                    | PP           |
| SH-10<br>(former<br>SH-10a<br>(CMC-<br>26, BA-<br>8) | Upgrade stormwater system<br>on CR-619 through Stone<br>Harbor and Avalon. Seven<br>stormwater pump stations<br>were installed along CR-619<br>from Avalon Boulevard to<br>19 <sup>th</sup> Street (Avalon business<br>district) to address flooding in<br>this area. | Existing   | Coastal<br>Storms,<br>Severe<br>Weather,<br>Flooding              | 1, 3, 4, 6   | County<br>Engineering<br>with<br>municipalities            | High                  | High              | FEMA<br>HMA grant<br>programs,<br>local match | Long-term<br>DOF  | Medium           | SIP                    | РР           |
| SH-11<br>(former<br>SH-11)                           | Support installation of back-<br>up generator at SH School.<br>Assist in obtaining grants<br>when available.  | Existing   | All<br>Hazards,<br>except<br>wildfire and<br>coastal<br>erosion   | 1, 3, 4      | School Board;<br>with Borough<br>support as<br>appropriate | High                  | High              | FEMA<br>HMA grant<br>programs,<br>local match | Long-term<br>DOF  | M-H (DOF)        | SIP,<br>EM             | PP,<br>ES    |
| SH-12<br>(former<br>SH-12)                           | Remote tide-gages with<br>cameras, using tide gauges at<br>CMC Bridge Comm. and 80 <sup>th</sup><br>Street Marina.  | N/A  | Coastal<br>Storms,<br>Flooding                                    | 1,4          | Borough  | Medium                | Medium            | Local,<br>Grant<br>funding                    | Need to tie<br>camera into<br>system -<br>50%<br>complete   | Medium           | EAP,<br>EM             | ES,<br>PI    |
| SH-13<br>(former<br>SH-14)                           | Support private property<br>owner with elevation of The<br>Market (commercial<br>property).   | Existing   | Coastal<br>Storms,<br>Severe<br>Weather,<br>Flooding              | 1, 3         | Borough  | High                  | High              | FEMA<br>HMA grant<br>programs,<br>local match | Long-term<br>DOF  | Medium           | SIP                    | PP           |
| SH-14<br>(CMC-                                       | Elevate Stone Harbor Boulevard<br>others. 96th Street was elevated  |  |   |              |  |                       | ating one reside  | ntial property or                             | n 96th Street (par  | rt of CR-657) ar | id potentia            | ally         |





#### **Table 9.11-12. Proposed Hazard Mitigation Initiatives**

| Initiative | Mitigation Initiative   | Applies to<br>New<br>and/or<br>Existing<br>Structures<br>(1) | Hazard(s)<br>Mitigated<br>(2)                                 | Goals<br>Met  | Lead and<br>Support<br>Agencies | Estimated<br>Benefits                             | Estimated<br>Cost | Sources of<br>Funding | Timeline  | Priority | Mitigation<br>Category | CRS Category |
|------------|---|--|---|---------------|---------------------------------|---|-------------------|-----------------------|---|----------|------------------------|--------------|
| 14)        | County Roadway. Borough has   | no iurisdiction.   | however will c  | ontinue to su | pport and encourage             | ge the County to                                  | elevate the Bo    | ilevard.              |   |          |                        | -            |
|            | See above.  | Existing   | Coastal<br>Storms,<br>Flooding                                | 1, 4          | 1-1, 1-9, 4-1,<br>4-2, 4-11     | County<br>Engineering<br>, with local<br>support  | High              | TBD                   | Longterm<br>DOF                                 | Medium   | SIP                    | РР           |
| SH-15      | Maintain relationship with<br>Army Corps and NJDEP for<br>dune maintenance along the<br>oceanfront via planting dune<br>grass and installing sand<br>fencing.         | N/A  | Coastal<br>Erosion,<br>Coastal<br>Storm,<br>Severe<br>Weather | 3, 5, 6       | Borough                         | Borough;<br>working<br>with<br>NJDEP and<br>USACE | Low               | Local                 | Short-term                                      | High     | NSP                    | NR,<br>PP    |
| SH-16      | Continue annual review of<br>ordinances and appropriate<br>laws with regard to planning,<br>zoning and code enforcement<br>within the Borough.                        | N/A  | Coastal<br>Storm,<br>Flood,<br>Severe<br>Weather              | 1,4           | Borough                         | Medium -<br>High                                  | Low               | Local                 | Short-term                                      | High     | LPR                    | PR           |
| SH-17      | Maintain the 12 outfall pipes<br>along the beachfront of the<br>Borough by regularly<br>cleaning and adding<br>replacement sands to the area<br>for Emergency Access. | Existing   | Coastal<br>Storm,<br>Flood,<br>Severe<br>Weather              | 1, 3, 4       | Borough                         | High  | Medium            | removing fin          | e. Working on<br>nal 2 pipes in<br>pital plans. | Medium   | SIP                    | РР           |
| SH-18      | Continue to work with<br>property owners to bring all<br>applicable properties within<br>the Borough up to code<br>within the NFIP.                                   | Existing   | Flood   | 1, 2, 4       | Borough                         | Medium -<br>High                                  | Low               | Local                 | Short-term                                      | High     | EAP,<br>SIP            | PI,<br>PP    |
| SH-19      | Maintain flood siren warning<br>systems throughout the<br>Borough to alert residents in<br>the event of an emergency.   | N/A  | Coastal<br>Storm,<br>Flood,<br>Severe<br>Weather              | 1, 3, 4       | Borough                         | Medium -<br>High                                  | Low               | Local                 | Short-term                                      | High     | EM,<br>EAP             | ES,<br>PI    |

Notes:

Not all acronyms and abbreviations defined below are included in the table.

(1) Does this mitigation initiative reduce the effects of hazards on new and/or existing buildings and/or infrastructure? Not applicable (N/A) is inserted if this does not apply.

(2) While Climate Change and Sea Level rise are not specifically identified as "hazards mitigated" in this table, it is recognized that climate change and sea level rise may exacerbate/amplify the risk of the following identified hazards: Climate Change – Coastal Erosion, Flood Coastal Storms (hurricane, tropical storms, Nor'Easters), Severe Weather, Severe Winter Weather, Wildfire; Sea Level Rise – Coastal Erosion, Flood Coastal Storms, Nor'Easters), Tsunami.

Acronyms and Abbreviations:

Potential FEMA HMA Funding Sources:

<u>Timeline:</u>







#### Acronyms and Abbreviations:

- CAV Community Assistance Visit
- CRS Community Ratina System
- DPW Department of Public Works
- FEMA Federal Emergency Management Agency
- FPA Floodplain Administrator HMA Hazard Mitigation Assistance
- Not applicable
- N/A NFIP
- National Flood Insurance Program **OEM** Office of Emergency Management

#### Costs:

- < \$10,000 Low
- Medium \$10.000 to \$100.000
- High > \$100,000

Where actual project costs cannot reasonably be established at this time:

- Low Possible to fund under existing budget. Project is part of, or can be part of an existing on-going program.
- Medium Could budget for under existing work plan, but would require a reapportionment of the budget or a budget amendment, or the cost of the project would have to be spread over multiple years.
- High Would require an increase in revenue via an alternative source (i.e., bonds, grants, fee increases) to implement. Existing funding levels are not adequate to cover the costs of the proposed project.

#### Potential FEMA HMA Funding Sources:

- FMA Flood Mitigation Assistance Grant Program
- HMGP Hazard Mitiaation Grant Proaram
- PDM Pre-Disaster Mitigation Grant Program
- RFC Repetitive Flood Claims Grant Program (discontinued)
- SRL Severe Repetitive Loss Grant Program (discontinued)

#### Timeline:

Short Lona Term OGDOF

1 to 5 years 5 vears or areater On-going program Depending on funding

#### Benefits:

Where possible, an estimate of project benefits (per FEMA's benefit calculation methodology) has been evaluated against the project costs, and is presented as:

- Low= <\$10.000
- Medium \$10,000 to \$100,000

#### High > \$100,000

Where numerical project benefits cannot reasonably be established at this time: Long-term benefits of the project are difficult to quantify in the short term. Low

- Medium Project will have a long-term impact on the reduction of risk exposure to life and property, or project will provide an immediate reduction in the risk exposure to property.
- High Project will have an immediate impact on the reduction of risk exposure to life and property.

#### Mitiaation Cateaorv:

- Local Plans and Regulations (LPR) These actions include government authorities, policies or codes that influence the way land and buildings are being developed and built. ٠
- Structure and Infrastructure Project (SIP)- These actions involve modifying existing structures and infrastructure to protect them from a hazard or remove them from a hazard area. This could apply to public or private structures as well as critical facilities and infrastructure. This type of action also involves projects to construct manmade structures to reduce the impact of hazards.
- Natural Systems Protection (NSP) These are actions that minimize damage and losses, and also preserve or restore the functions of natural systems. ٠
- Education and Awareness Programs (EAP) These are actions to inform and educate citizens, elected officials, and property owners about hazards and potential ways to mitigate them. ٠ These actions may also include participation in national programs, such as StormReady and Firewise Communities
- *Emergency Management (EM) These actions are identified as an emergency management activity; however, they are not necessarily "mitigation"* ٠

#### CRS Category:

- Preventative Measures (PR) Government, administrative or regulatory actions, or processes that influence the way land and buildings are developed and built. Examples include ٠ planning and zoning, floodplain local laws, capital improvement programs, open space preservation, and storm water management regulations.
- Property Protection (PP) These actions include public activities to reduce hazard losses or actions that involve (1) modification of existing buildings or structures to protect them from ٠ a hazard or (2) removal of the structures from the hazard area. Examples include acquisition, elevation, relocation, structural retrofits, storm shutters, and shatter-resistant glass.
- Public Information (PI) Actions to inform and educate citizens, elected officials, and property owners about hazards and potential ways to mitigate them. Such actions include ٠ outreach projects, real estate disclosure, hazard information centers, and educational programs for school-age children and adults.
- Natural Resource Protection (NR) Actions that minimize hazard loss and also preserve or restore the functions of natural systems. These actions include sediment and erosion control, ٠ stream corridor restoration, watershed management, forest and vegetation management, and wetland restoration and preservation.
- Structural Flood Control Projects (SP) Actions that involve the construction of structures to reduce the impact of a hazard. Such structures include dams, setback levees, floodwalls, ٠ retaining walls, and safe rooms.





• Emergency Services (ES) - Actions that protect people and property during and immediately following a disaster or hazard event. Services include warning systems, emergency response services, and the protection of essential facilities

#### Table 9.11-13. Summary of Prioritization of Actions

| Mitigation<br>Action /<br>Project<br>Number   | Mitigation Action/Initiative  | Life Safety | Property<br>Protection | Cost-Effectiveness | Technical | Political | Legal | Fiscal | Environmental | Social | Administrative | Multi-Hazard | Timeline | Agency Champion | Other Community<br>Objectives | Total | High /<br>Medium /<br>Low |
|---|---|-------------|------------------------|--------------------|-----------|-----------|-------|--------|---------------|--------|----------------|--------------|----------|-----------------|-------------------------------|-------|---------------------------|
| SH-1a<br>(former SH-<br>1a)                   | Property Mitigation Support – Retrofit  | 1           | 1                      | 1                  | 1         | 1         | 0     | 0      | 0             | 1      | 1              | 1            | 1        | 1               | 0                             | 10    | M-H*                      |
| SH-1b<br>(former SH-<br>1b)                   | Property Mitigation Support – Acquisition/Relocation  | 1           | 1                      | 1                  | 1         | 0         | 0     | 0      | 0             | 1      | 1              | 1            | 1        | 1               | 0                             | 9     | M-H*                      |
| SH-1c   | Retrofit or relocate critical facilities in the 100-year floodplain   | 1           | 1                      | 1                  | 1         | 1         | 0     | 0      | 0             | 1      | 1              | 1            | 1        | 1               | 0                             | 10    | High                      |
| SH-2<br>(former SH-2,<br>-4)                  | Strive to maintain compliance with, and good-standing in<br>the National Flood Insurance program, including<br>continued active participation in incentive-based program.   | 1           | 1                      | 1                  | 1         | 1         | 0     | 0      | 1             | 1      | 0              | 1            | 1        | 1               | 1                             | 11    | High                      |
| SH-3<br>(former SH-3)                         | Continue to support the implementation, monitoring,<br>maintenance, and updating of this Plan, as defined in<br>Section 7.0   | 0           | 1                      | 1                  | 1         | 1         | 1     | 0      | 0             | 1      | 1              | 1            | 1        | 1               | 1                             | 11    | Medium                    |
| SH-4  | Train staff or acquire contract support for benefit-cost<br>analysis  | 1           | 1                      | 1                  | 1         | 0         | 0     | 1      | 0             | 1      | 1              | 1            | 1        | 0               | 0                             | 9     | Medium -<br>High          |
| SH-5<br>(former SH-5)                         | Continue to develop, enhance, and implement existing<br>emergency plans.  | 1           | 1                      | 1                  | 1         | 1         | 1     | 0      | 0             | 1      | 0              | 1            | 1        | 1               | 1                             | 11    | Medium                    |
| SH-6<br>(former SH-6)                         | Create/enhance/ maintain mutual aid agreements with<br>neighboring communities.   | 1           | 1                      | 1                  | 1         | 1         | 1     | 0      | 0             | 1      | 0              | 1            | 1        | 1               | 1                             | 11    | Medium                    |
| SH-7<br>(former SH-7)                         | Support County-wide initiatives identified in Section 9.1 of the County Annex.  | 1           | 1                      | 0                  | 1         | 0         | 1     | 0      | 0             | 1      | 0              | 1            | 1        | 1               | 1                             | 9     | M-H<br>(dependent)        |
| SH-8<br>(former SH-8<br>and SH-22)            | Continue to support beach replenishment activities from $98^{\text{th}}$ to $111^{\text{th}}$ Streets. This is an ongoing yearly initiative   | -           | -                      | -                  | -         | -         | -     | -      | -             | -      | -              | -            | -        | -               | -                             | -     | High                      |
| SH-9<br>(former SH-9)                         | Continue stormwater drainage improvements throughout the Borough to increase capacity.  | -           | -                      | -                  | -         | -         | -     | -      | -             | -      | -              | -            | -        | -               | -                             | -     | High                      |
| SH-10<br>(former SH-<br>10a (CMC-26,<br>BA-8) | Upgrade stormwater system on CR-619 through Stone<br>Harbor and Avalon. Seven stormwater pump stations were<br>installed along CR-619 from Avalon Boulevard to 19 <sup>th</sup><br>Street (Avalon business district) to address flooding in this<br>area. | -           | -                      | -                  | -         | -         | -     | -      | -             | -      | -              | -            | -        | -               | -                             | -     | Medium                    |
| SH-11<br>(former SH-<br>11)                   | Support installation of back-up generator at SH School.<br>Assist in obtaining grants when available.   | -           | -                      | -                  | -         | -         | -     | -      | -             | -      | -              | -            | -        | -               | -                             | -     | M-H (DOF)                 |
| SH-12<br>(former SH-                          | Remote tide-gages with cameras, using tide gauges at CMC Bridge Comm. and 80 <sup>th</sup> Street Marina.   | -           | -                      | -                  | -         | -         | -     | -      | -             | -      | -              | -            | -        | -               | -                             | -     | Medium                    |





#### Table 9.11-13. Summary of Prioritization of Actions

| Mitigation<br>Action /<br>Project<br>Number<br>12) | Mitigation Action/Initiative   | Life Safety | Property<br>Protection | Cost-Effectiveness | Technical | Political | Legal | Fiscal | Environmental | Social | Administrative | Multi-Hazard | Timeline | Agency Champion | Other Community<br>Objectives | Total | High /<br>Medium /<br>Low |
|--|--|-------------|------------------------|--------------------|-----------|-----------|-------|--------|---------------|--------|----------------|--------------|----------|-----------------|-------------------------------|-------|---------------------------|
| SH-13<br>(former SH-<br>14)                        | Support private property owner with elevation of The<br>Market (commercial property).  | -           | -                      | -                  | -         | -         | -     | -      | -             | -      | -              | -            | -        | -               | -                             | -     | Medium                    |
| SH-14 (CMC-<br>14)                                 | Elevate Stone Harbor Boulevard (CR-657) from the<br>Parkway into Stone Harbor proper   | -           | -                      | -                  | -         | -         | -     | -      | -             | -      | -              | -            | -        | -               | -                             | -     | Medium                    |
| SH-15  | Maintain relationship with Army Corps and NJDEP for<br>dune maintenance along the oceanfront via planting dune<br>grass and installing sand fencing.         | 1           | 1                      | 1                  | 1         | 0         | 1     | 1      | 0             | 0      | 1              | 1            | 0        | 0               | 0                             | 8     | High                      |
| SH-16  | Continue annual review of ordinances and appropriate<br>laws with regard to planning, zoning and code enforcement<br>within the Borough.                     | 1           | 1                      | 1                  | 1         | 0         | 1     | 1      | 0             | 0      | 1              | 1            | 0        | 0               | 0                             | 8     | High                      |
| SH-17  | Maintain the 12 outfall pipes along the beachfront of the<br>Borough by regularly cleaning and adding replacement<br>sands to the area for Emergency Access. | 1           | 1                      | 1                  | 1         | 0         | 0     | 0      | 0             | 1      | 1              | 1            | 0        | 0               | 0                             | 7     | Medium                    |
| SH-18  | Continue to work with property owners to bring all applicable properties within the Borough up to code within the NFIP.                                      | 1           | 1                      | 1                  | 1         | 0         | 1     | 1      | 0             | 0      | 1              | 1            | 0        | 0               | 0                             | 8     | High                      |
| SH-19  | Maintain flood siren warning systems throughout the<br>Borough to alert residents in the event of an emergency.  | 1           | 1                      | 1                  | 1         | 0         | 1     | 1      | 0             | 0      | 1              | 1            | 0        | 0               | 0                             | 8     | High                      |

Note: Refer to Section 6 which contains the guidance on conducting the prioritization of mitigation actions. Where the community has determined that the original priority ranking for "carry forward" initiatives remains valid, the earlier priority ranking is indicated on the prioritization table, however the 2016 criteria ratings are indicated with a null "-" marking.

\* The municipality recognizes that the mitigation of RL/SRL priorities is a Federal and State priority despite the fact that limited local resources and authority limit the municipality's ability to implement this project.





# 9.11.7 Future Needs To Better Understand Risk/Vulnerability

The Borough has authorized the Borough Engineer to prepare a flood reduction master plan which will provide an update on risks/vulnerabilities as it relates to flooding. Master Plan will be completed in 2016.

# 9.11.8 Hazard Area Extent and Location

Hazard area extent and location maps have been generated for the Borough of Stone Harbor that illustrate the probable areas impacted within the municipality. These maps are based on the best available data at the time of the preparation of this plan, and are considered to be adequate for planning purposes. Maps have only been generated for those hazards that can be clearly identified using mapping techniques and technologies, and for which the Borough of Stone Harbor has significant exposure. These maps are illustrated in the hazard profiles within Section 5.4, Volume I of this Plan.

# 9.11.9 Additional Comments

None at this time





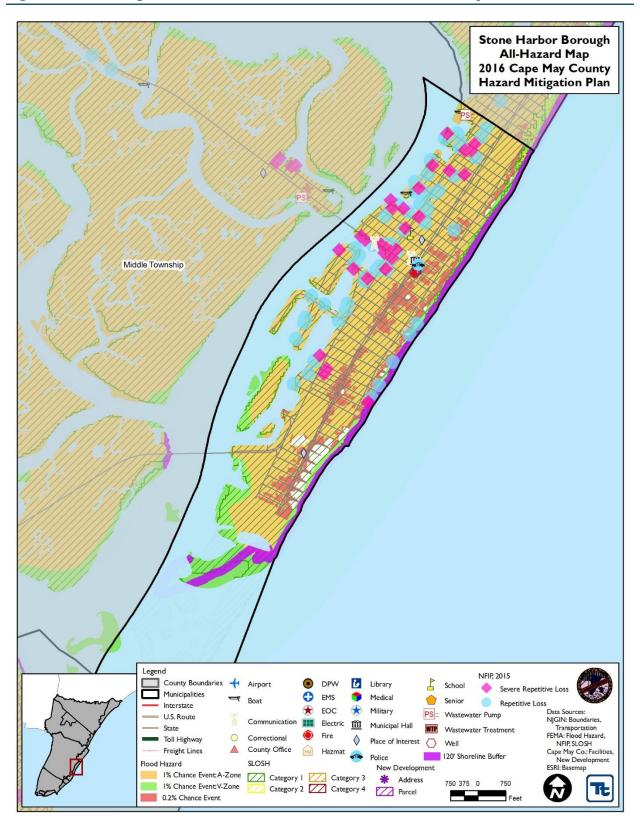


Figure 9.11-1. Borough of Stone Harbor Hazard Area Extent and Location Map 1





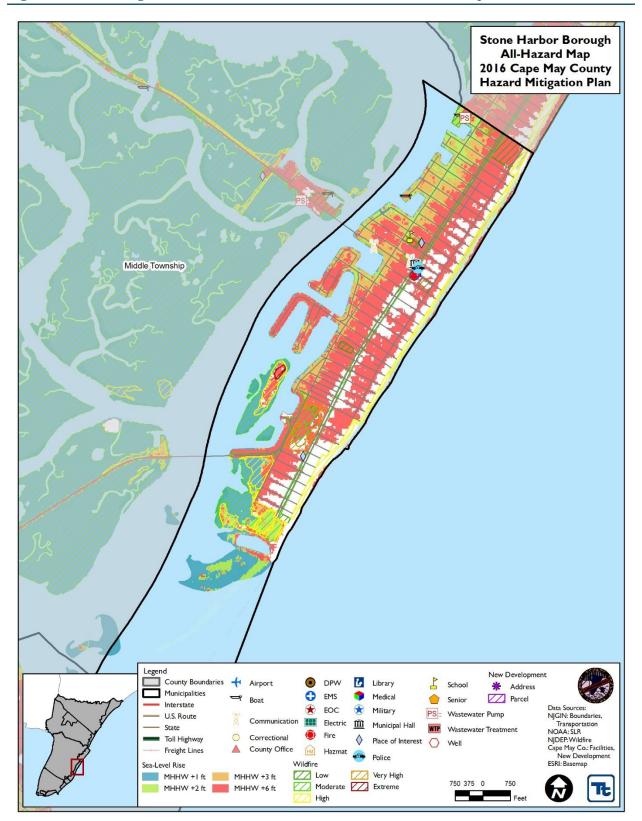


Figure 9.11-2. Borough of Stone Harbor Hazard Area Extent and Location Map 2

