STONE HARBOR

2016 Information Guide

Beach Tag Order Form Enclosed

THE BOROUGH OF STONE HARBOR
9508 Second Avenue
Stone Harbor, NJ 08247
609-368-5102

MAYOR
Suzanne M. Walters

COUNCILMEMBERS
Karen Lane, President
Barry Mastrangelo
Judith Davies-Dunhour
Joan Kramer
Joselyn Rich
Mantura Callagher

BOROUGH ADMINISTRATOR
Jill Gougher

BOROUGH CLERK
Suzanne C. Stanford

Beach Tag Order Form Enclosed

First Standard
US Postage
PAID
Permit #33
Lansdale, PA

SUBSTANTIAL IMPROVEMENTS

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

STORM DRAINAGE MAINTENANCE

The Department of Public Works maintains our storm drainage system. We have installed valves to prevent the inflow of tidal water while allowing rain water o escape. If you notice a drain that is not working properly, please contact Public Works at (609)368-7311. Please notify the Police if you observe anyone illegally dumping into our drainage system.

FLOODPLAIN

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

REPETITIVE LOSS AREAS

There are several areas of the Borough of Stone Harbor that are considered to be "Repetitive Loss Areas". This means that the property is in an area that has been flooded several times. Because of this, you should be aware that you can do the following things to protect your property:

Check with the Construction Office, (609) 368-6814, and discuss the extent of any past flooding in your area. They will be able to tell you about the causes of repetitive flooding, and what the Borough is doing about it. They can also visit your property to discuss flood proofing and retrofitting options.

Take appropriate measures to prepare for flooding including repairs or maintenance to your property.

Consider permanent flood protection measures, including elevating your house, checking your building for water entry points, and marking the fus o breaker box to show the circuits to floodable areas.

Keep your flood insurance policy updated, and know what services your coverage provides.

Consider changing your policy to provide for greater coverage for repairs and maintenance.

You should contact your insurance agent for more information on rates and coverage.

POSSIBLE FUNDING FOR HAZARD MITIGATION & FLOOD PREVENTION

Contact the Stone Harbor Construction Office at (609)368-6814 for possible sources of mitigation funding. If eligible, National Flood Insurance Program policyholders may receive up to $30,000 of Increased Cost of Compliance (ICC) coverage to help pay the costs to bring their building into compliance with their community's floodplain ordinance. The coverage availability and payment limits are subject to the terms of the Standard Flood Insurance Policy and maximum coverage limits, including all applicable NFIP rules and regulations.

As FEMA funding programs become available the Borough of Stone Harbor will apply for flood protection projects. If a homeowner is interested in participating in these programs they should contact the Construction Office and request to be put on the list for possible funding.

IMPORTANT PHONE NUMBERS

Construction Office	(609) 368-6814
Public Works Dept.	(609) 368-7311
Emergency Mgmt. Hotline	(609) 368-8900 (During Emergencies)

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

FEMA

FEMA Flood Hazard Information

FLOOD HAZARD

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

PROPERTY PROTECTION

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

BOROGH FLOOD SERVICES

A Flood Insurance Rate Map (FIRM) is available at the Borough Construction Office as well as flood protection materials. At the Construction Office you can also get advice on elevation certificates, flood insurance information and selecting an architect, engineer or contractor familiar with local flood issues. There is also links to FEMA publications on the Borough website: www.stoneharbornj.org.

If requested, the Construction Office's Flood Plain Administrator will visit a property to review a flood problem and explain possible corrections to prevent continuing flood damage. Please call the Construction Office at (609)368-6814.

FLOOD WARNING SYSTEM

The Stone Harbor Office of Emergency Management (OEM) utilizes many methods to notify residents of probable flooding conditions. All residents should check the weather forecasts for impending storms. If a flood is imminent, an emergency alert system will be implemented. OEM broadcasts verbal directions over our siren system; Radio Stations will be notified of emergency broadcasts. An AM radio station 1670 will provide information (tide changes, bridge closings, shelter information, etc. during emergencies). You may choose to enroll in te Borough's "Reverse 911" program called Code Red (formally Global Connect) Emergency Notification System" where a telephone call will alert you to any emergency situations. You can sign up for this service at the Borough's web page www.stoneharbornj.org.

FLOOD SAFETY

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

FLOOD INSURANCE

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

PERMIT REQUIREMENTS

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