

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

[Flood Hazard Check Before You Buy.pdf](#)

[Floodsmart.gov Floodsmart Residential Coverage](#)