

# *It's Hurricane Season Again!!!*

## **FLOOD PROTECTION INFORMATION**

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

- 1.) **A MAP OF THE LOCAL FLOOD HAZARD:** Please see the general elevation reference map on the reverse side of this notice. This is being furnished to all residents as a public service to provide approximate elevation information regarding flood prone areas of Stone Harbor. The various elevations shown have an effect on flood insurance premiums. Please note that this is for informational purposes only and, in order to determine the exact elevation of your individual property, it will be necessary to engage the services of an engineer or land surveyor.
- 2.) **FLOOD WARNINGS:** The Stone Harbor Office of Emergency Management (OEM) utilizes many methods to notify resident of probable flooding conditions. All residents should check the weather forecast for impending storms. If a flood is imminent, an emergency alert system will be implemented. OEM will broadcast verbal directions over our siren system. Radio stations will be notified of emergency broadcasts. An AM radio station 1670 will provide information (tide times, bridge closings, shelter information, etc. during emergencies). Sign up for a personal telephone message warning at the Borough of Stone Harbor website [www.shnj.org](http://www.shnj.org). Sign and mail back the emergency contact form to be notified by phone of any emergency. The system will continue to call the number provided until the message is delivered. Please pay close attention to storm advisories and warnings on TV and radio broadcasts. The ORDER TO EVACUATE is given only when the best efforts of local and county Emergency Coordinators have evaluated the projections of storm headings and all other storm related information. All persons with disabilities, invalids, or persons who can not care for themselves should contact the Borough at (609)368-2111. This list is kept in confidence however it is your responsibility to update or change this information. The local newspapers offer supplements with "What to Do" details when hurricanes threaten.
- 3.) **FLOOD SAFETY:** The safety of your family is of the utmost importance! To be well informed about an approaching storm, keep a battery powered radio tuned to a local station, as shown above, and follow all emergency instructions. If evacuation is ordered, Stone Harbor has a prepared emergency evacuation plan coordinated with Cape May County Office of Emergency Management to assure the smooth flow of traffic. In the event of a storm advisory or warning, immediately bring outdoor furniture and other possessions inside or tie them down securely, be sure you have a full tank of gasoline and stock the car with nonperishable canned goods (with a can opener), a container of water, first aid kit and any special medication needed by the family. Do not walk through flowing water. Do not drive through flooded areas. Stay away from downed wires of any kind. If time permits, pull off the main power switch and shut off the main gas valve.
- 4.) **FLOOD INSURANCE:** Your homeowner's insurance policy does NOT cover losses due to flooding! Stone Harbor has participated in the National Flood Insurance Program since its inception and flood insurance is available for almost any enclosed building and its contents. Maximum insurance on a one family dwelling is \$250,000 and \$100,000 on household contents. Non-residential and business properties are also eligible for insurance in various amounts. Flood insurance is mandatory for all federally related financial assistance for loans to purchase, construct, repair or improve any building in the Special Flood Hazard Area and all lending agencies, real estate offices and title companies are aware of this Federal requirement. Reduced rates are available depending on your lowest floor elevation above mean sea level plus a variety of deductible amounts. We urge you to inquire about flood insurance coverage from your insurance agent for further information regarding this most important part of your insurance coverage.
- 5.) **PROPERTY PROTECTION:** Since Stone Harbor is entirely in a Special Flood Hazard Zone, you should be aware that the question is not if we will have a flood, due to a hurricane, but when! There are various techniques that can be used to flood proof existing structures and thereby reduce or eliminate the potential of future flood damage. This flood proofing process is known as "RETROFITTING". The Design Manual for Retrofitting Flood-Prone Structures (FEMA Publication No. 114-9/86) is available for review at the Stone Harbor Construction Department at (609)368-6814 and details the retrofitting alternatives such as raising or relocation of a structure, use of levees or flood walls, sealing of a structure and the protection of utilities. Some of the preceding measures may not be practical in certain circumstances, but our qualified licensed N.J. Construction Officials are prepared to guide your decision. If you are contemplating new construction, you must contact the Construction office to determine what special land use and building regulations in effect to comply with federal flood insurance standards. This information is available at no cost.

- 6.) **DEVELOPMENT PERMITS:** All new construction and renovation projects are required to have local building permits and, depending on the type and location of a project, there may be various state permits required also. Always check with local building officials, a local engineer or land surveyor before purchasing a property in Stone Harbor to determine what special regulations are in effect relating to the location in the Special Flood Hazard Zone. If you observe any new construction or substantial improvements to a building, please notify the Stone Harbor Construction Office for their investigation at (609) 368-6814.
- 7.) **SUBSTANTIAL IMPROVEMENT REQUIREMENTS:** The National Flood Insurance Program requires that, if a building is damaged by any means (fire, flood, wind, etc.) and the cost of reconstruction, rehabilitation, addition or other improvements equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. In summary, the building must (1) be elevated above the base flood elevation, be adequately anchored to prevent flotation, COLLAPSE, OR LATERAL movement (2) be constructed with materials resistant to flood damage (3) be constructed with all utilities designed so as to prevent water from entering or accumulating within the components during flooding. It is mandatory to have all permit applications reviewed by the Construction Office.
- 8.) **DRAINAGE SYSTEM MAINTENANCE:** The Stone Harbor Department of Public Works maintains the surface water drainage system by regular cleaning of the catch basins in the corners of all intersections to avoid street flooding. If you observe a catch basin that does not appear to drain properly you should report the location to the Department of Public Works at (609)368-7311. This entire system carries untreated stormwater directly to the bay and ocean and any pollutants such as motor oil, paint, fertilizer and pesticides can contaminate thousands of gallons of water. In addition, the Borough has ordinances prohibiting sweeping of debris or litter into gutters and/or surface water storm drains. These ordinances also apply to all owners and tenants and help to avoid clogged drains. Tidal check valves have been installed on 40 stormwater outfall pipes along the bayfront to prevent water backing up into the drainage systems causing street flooding.
- 9.) **NATURAL AND BENEFICIAL FUNCTIONS:** The Borough's most important protection from floods is the beach/dune system and the back bay marshes. The beach absorbs wave energy and spreads it over a large area helping to minimize its impact. The dune systems help form a barrier to flood waters and impedes the flow of flood tides. The dune systems are expected to erode during major storms as they absorb storm energy and help protect areas behind the dunes. The back bay marshes work to lessen wave energy during storms; they absorb and store floodwaters, and help to buffer bulkheads. The marshes of the Stone Harbor Bird Sanctuary also provide flood water storage and help to reduce flood risk in the surrounding areas. The beaches, dunes, and marshes are critical habitat for fish, shellfish, and birds. Protecting, enhancing, and preserving these natural areas will help ensure that we continue to benefit from them for years to come.
- 10.) **FLOOD INFORMATION:** All buildings located in Stone Harbor are in a Special Flood Hazard Area. The Borough of Stone Harbor is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. We are seeking funding support to make improvements that will increase the downstream floodwater carrying capacity.

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

**Prepare for flooding by doing the following:**

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

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

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

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