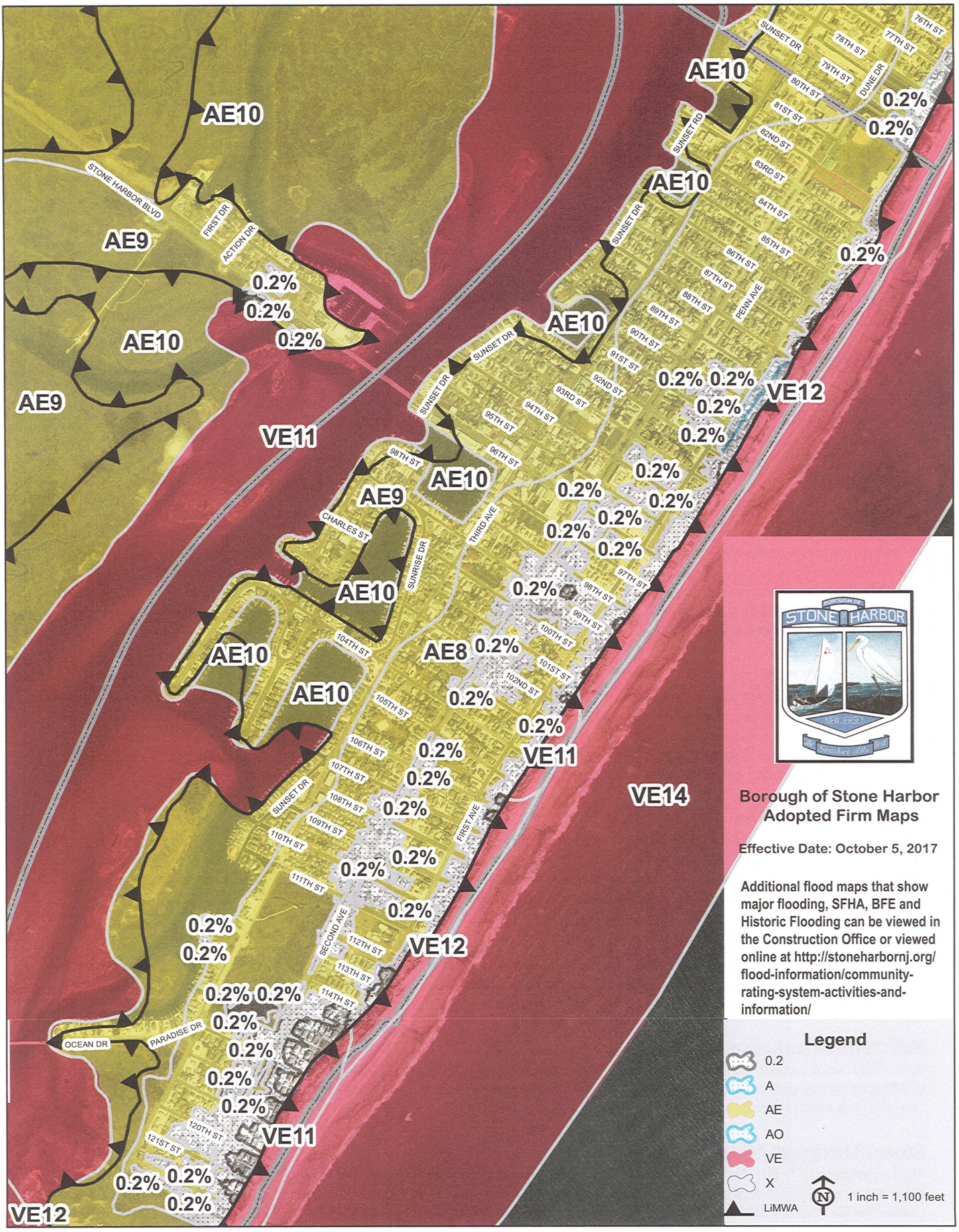

General Preparedness

Storms and other flooding events are unpredictable and can often have a greater impact than predicted. Hurricane and Nor'easter type storm events can cause significant flooding within the Borough of Stone Harbor. Property Owners are encouraged to make necessary preparations in advance of a significant storm event. Stone Harbor recommends that your family have a plan for your safety and property protection at all times and be prepared to execute that plan before a storm is imminent. All emergency notification originate from the Borough of Stone Harbor Office of Emergency Management including evacuations, emergency routes, and flooding impacts. Log onto www.stoneharboremergency.com for tips on how to prepare an evacuation kit, available shelters, road closures, and other essential information. During or after any storm event, never drive on a flooded street of intersection as this puts you and others at risk.

Additional Online Map Services Available can be found on the following websites:
NJ Flood Mapper: Interactive mapping website to visualize coastal flooding hazards and sea level rise http://www.njfloodmapper.org/
Region2Coastal: FEMA Region II Coastal Analysis & Mapping http://www.region2coastal.com/
NJ GeoWeb: Interaction with NJDEP GIS Data, can provide customized profiles http://www.nj.gov/dep/gis/geowebsplash.htm

Flood Hazard

The Borough of Stone Harbor wants to make all homeowners aware of the hazards of flooding in Stone Harbor and steps that you can take to minimize the damage to your property. The Borough maintains an active flood control program due to flooding from the Atlantic Ocean and the Great Channel during hurricanes, northeasters and times of abnormally high tides. Detailed Flood maps, showing base flood elevations of the island during storm events can be found on the Borough website http://stoneharbornj.org/borough-of-stone-harbor-map-information/ . Information on base flood elevations specific to the area in which your home is located can also be obtained by contacting the Borough of Stone Harbor Construction Office @ (609) 368-6814.

Flood Map(s)

A Flood Insurance Rate Map (FIRM) is available at the Borough Construction Office and can also be viewed on the Borough website www.shnj.org. All buildable lots are located in the floodplain and are classified A-7 or A-8. Additional flood maps that show major flooding, SFHA, BFE and Historic Flooding can also be viewed at the Borough Construction office, Cape May County Library, Stone Harbor Branch and online. A copy of your Elevation Certificate (if available) may also be obtained at the Borough Construction Office or viewed online at http://stoneharbornj.org/flood-information/flood-elevation-certificates/
Flood Zone information can be obtained by contacting the Stone Harbor 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 forecast for impending storms and are encouraged to subscribe to the Stone Harbor Emergency website notification system CODERED. 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 and information on the impending storm are relayed via Comcast television Channel 97; 1670 AM Radio Station; Stone Harbor Emergency Website (http://stoneharboremergency.com/) and by Code Red – Stone Harbor's official emergency alert telephone call system.

Flood Safety

Please take action immediately when a flood warning is issued. If an evacuation is ordered, please follow directions. Evacuation routes and potential flooding to our area can be located on the Borough website http://stoneharbornj.org/wp-content/uploads/2016/08/Cape-May-County-Evacuation-Route-2013.pdf Consider implementing a plan with family members in the event of a flooding/storm emergency. Adhere to all direction provided by the Office of Emergency Management (OEM) to ensure the safety of you, your family and all emergency personnel.

Flood Insurance

Standard Homeowner Insurance does not cover losses due to floods. The Borough of Stone Harbor participates in the National Flood Insurance Program, and has achieved a rating which currently gives all homeowners a 25% discount on their flood insurance premiums. Flood Insurance is mandatory if the building is subject to any federally guaranteed financing. Reduced rates are available depending on your home elevation and deductible amounts. NOTE: There is a 30 day waiting period before new policies take effect. All homeowners are encouraged to contact their insurance agent for information on rates & coverage.

Property Protection

Various techniques that can be used to flood proof your structure and reduce the potential of future flood damage would be to retrofit your property by elevating your home, flood proofing the building and redirecting drainage away from the building. The Construction office is available to provide advice to you on the building regulations required to comply with federal flood standards and can provide information on financial assistance for property protection measures (if available). (609)368-6814

Permit Requirements

All new construction and renovation projects require local permits. Various State and County permits also may be required depending on the type and location of the project. Always check with the Construction Office for proper permits before you build or alter your property and to determine special regulations that may be in effect relating to your location in the special flood hazard zone.

Substantial Improvements

If you improve or reconstruct for more than 50% of the value of your building you must meet the construction requirements for a new building by elevating your structure so that the elevated floor is one foot above base flood elevation. The Construction Office can provide you with further details.

Storm Drainage Maintenance

The Department of Public Works maintains our storm drainage system. The Borough has installed tide flex backflow valves on outfall pipes to prevent the inflow of tidal water while allowing rainwater to 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 the Borough's drainage system.

Natural & Beneficial Functions

The dune structure of Stone Harbor provides a natural barrier to the island from the sea. When storms occur, the dune areas are protected from the resulting flooding and beach erosion is consequently minimal. Dune Protection Ordinances prohibit anyone from entering the dunes therefore offering a safeguard to ensure that the dune structure is not disturbed. Routine dune grass planting gives the dune natural protection preventing erosion. Beach and Dune replenishment is a necessary event. The natural barriers along Stone Harbor's coastline have helped to keep the waters from infiltrating onto the island.

For More Flood Information Please Visit These Websites: www.floodsmart.com & www.FEMA.gov

Borough of Stone Harbor 9508 Second Avenue, Stone Harbor NJ 08247 (609)368-5102 www.shnj.org