



BOROUGH OF STONE HARBOR
9508 SECOND AVENUE
STONE HARBOR, NEW JERSEY 08247

TELEPHONE (609) 368-5102
FAX (609) 368-2619

July 11, 2019

Dear Sirs,

Please be advised that the Borough of Stone Harbor continues to maintain a Class 5 Certification within the National Flood Insurance Programs' Community Rating System. As a participant in the program, the Borough of Stone Harbor continually strives to educate property owners as to what steps they can take to minimize or eliminate repetitive property losses due to flooding.

The Borough's Construction Official, Mr. Michael Koochembere, is available to provide verbal and written map determinations for anyone wishing to verify the locations of a property within the flood hazard areas of the Borough of Stone Harbor. In addition, in his capacity as Construction Official, Mr. Koochembere is also available to discuss retrofitting of properties that lie below Base Flood Elevation. Mr. Koochembere may be contacted at (609)368-6814. Completed FEMA Elevation Certificates are filed at the Construction office for new construction and substantial improvements and copies are also available online at <http://stoneharbornj.org/flood-information/flood-elevation-certificates/>

The Borough also maintains a series of books, brochures and pamphlets in the Cape May County Library- Stone Harbor Branch- for public use. Topics include Flood Hazard Mitigation, Flood Insurance, Coastal Construction, Hurricane Safety and the NJ Statewide Flood Control Master Plan.

Enclosed along with the Hazard Disclosure Statement are copies of the following brochures: " Myths and Facts about the National Flood Insurance Program", "Nothing Can Dampen the Joy of Home Ownership" and "Ask Before You Buy: Know Your Flood Risk" that should be given out to your clients looking to buy in Stone Harbor. As always your assistance is most appreciated. If you should need any additional brochures please contact me and I will make sure more are delivered to your office.

The flyers and brochures included are designed to assist your employees in explaining the importance and benefits of flood insurance. Please retain this letter and make this information available to your employees and associates. "Thank You" for your assistance!

Sincerely,

Jill Gougher

Borough Administrator

CRS 320

CRS 330

"The Seashore at its Best"



**Sturdy Savings Bank
9417 Third Avenue
Stone Harbor NJ 08247**

**Cape May County
Association of Realtors
2045 Rt 9 North
Cape May Court House NJ 08210**

**J. Byrne Agency
9712 Third Avenue Unit #5
Stone Harbor NJ 08247**

**Ide Insurance Agency
9720 3rd Ave Suite 2A, P.O. Box
355
Stone Harbor, NJ 08247**

**Diller & Fisher Insurance
9614 Third Avenue
Stone Harbor NJ 08247**

**Coldwell Banker
James C. Otton Real Estate
9616 Second Avenue
Stone Harbor NJ 08247**

**Long & Foster Real Estate
150 96th Street
Stone harbor NJ 08247**

**Berkshire Home Services
Fox & Roach Real Estate
374 96th Street
Stone Harbor NJ 08247**

**Tim Kerr
Sotheby's International Realty
231 96th Street
Stone Harbor NJ 08247**

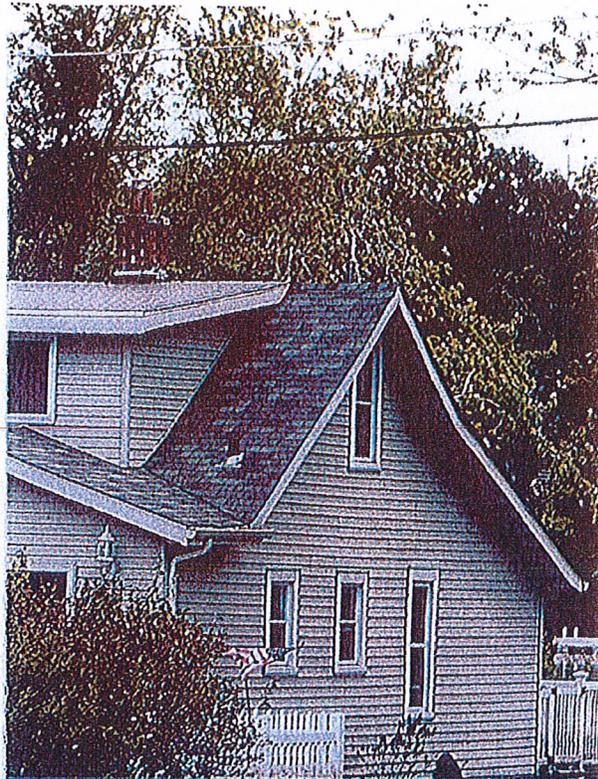


National Flood Insurance Program

Myths and Facts about the National Flood Insurance Program



FEMA



National Flood Insurance Program

Nothing Can
Dampen the
Joy of Home
Ownership...



FEMA



Ask Before You Buy:

Know Your Flood
Risk!

Homeowners insurance
doesn't cover floods.

WARNING: Floods are
America's #1 natural disaster.