

The Borough of Stone Harbor

Community Rating # 354323

Are You Prepared?

Mitigation

Preparedness

Protection



Borough of Stone Harbor CRS Coordinator: Jill Gougher
Borough of Stone Harbor Construction Official: Mike Koochembere



STONE HARBOR EMERGENCY

real time updates

The Borough of Stone Harbor Emergency Website provides Important Contact Information, Weather Updates, Preparedness Information and Flood Mapping.

This website is an excellent resource when planning and preparing for an Emergency.

Please click on the following link to sign up for Stone Harbor Emergency Notifications



NJ Flood Mapper provides actual mapping of sea level rise and coastal flooding impact.

This interactive map can be used to examine the impacts of multiple sea level rise scenarios.

To view this interactive map of Stone Harbor Click here



Municipal Boundary



"Preparing Makes Sense"

To View the Video Click the Arrow Below:



FLOOD WARNINGS

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.

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. 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.

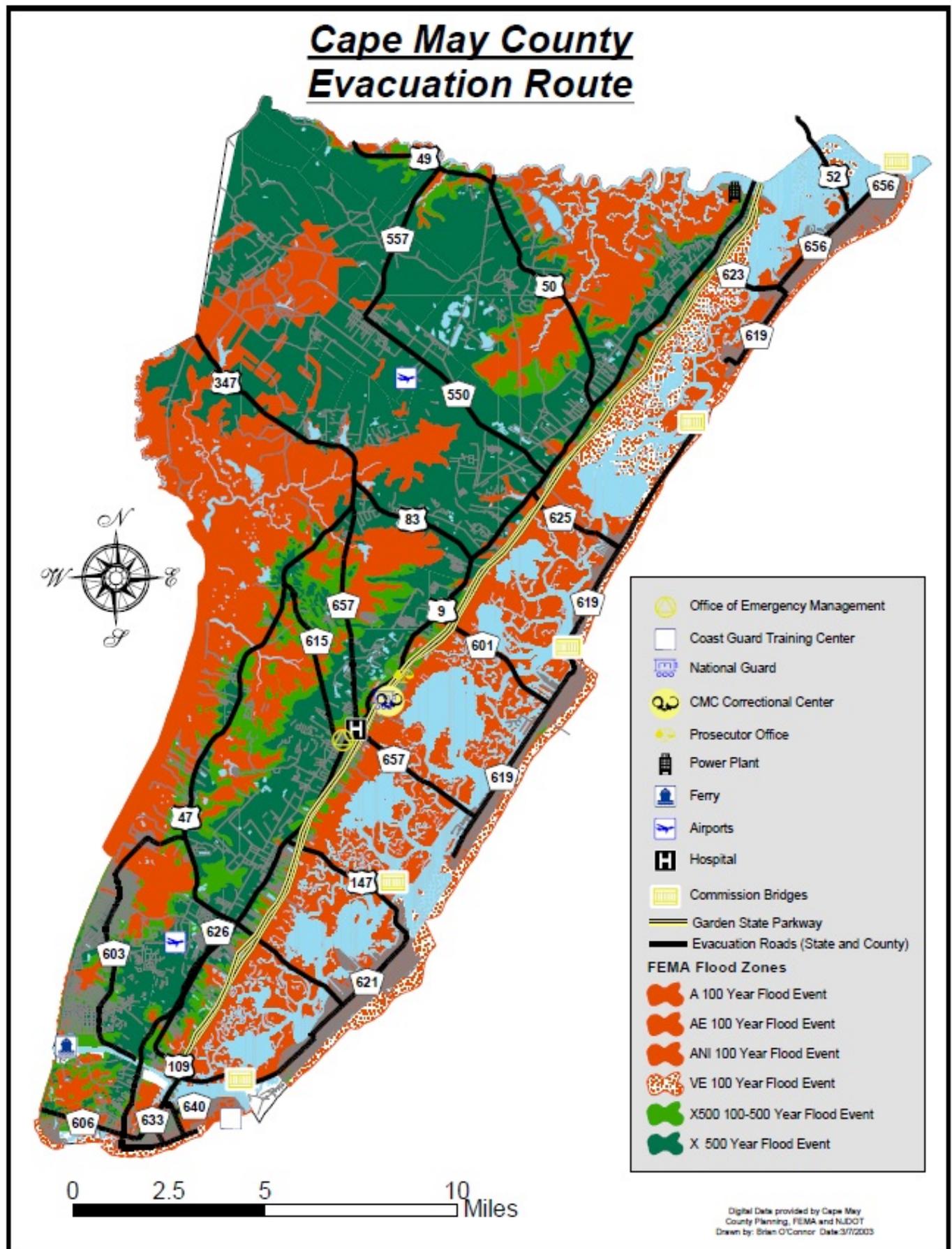
Please pay close attention to storm advisories and warnings on TV and radio broadcasts.

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.

Cape May County Evacuation Route



FLOOD SAFETY

Please take action immediately when a flood warning is issued. If an evacuation is ordered, please follow directions. 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.



Receive alerts from the National Weather Service for up to five locations.



Get safety reminders, read tips to survive natural disasters, and customize your emergency checklist.



Locate open shelters and where to talk to FEMA in person (or on the phone).



Upload and share your disaster photos to help first responders.

For an overview of the FEMA APP Please click on the following link:



Understanding Your Risk

To help communities understand their risk, FEMA creates Flood Insurance Rate Maps (also known as FIRMs) to show areas of high-risk, moderate- to low-risk and undetermined-risk.

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.

National Weather Service NOAA Flooding Resources



Click on the following link ~



BE PREPARED: Create an Emergency Supply Kit

A disaster supply kit is simply a collection of items your household may need in the event of an emergency.

Try to assemble your kit well in advance of an emergency. You may have to evacuate at a moment's notice and take essentials with you. You will probably not have time to search for the supplies you need or shop for them.



Additionally, basic services such as electricity, gas, water, sewage treatment and telephones may be cut off for days or even a week, or longer. Your supplies kit should contain items to help you manage during these outages.

You may need to survive on your own after an emergency. This means having your own food, water and other supplies in sufficient quantity to last for at least 72 hours. Local officials and relief workers will be on the scene after a disaster but they cannot reach everyone immediately. You could get help in hours or it might take days.

Please click on the following link to view a list of items to consider for a Basic Family Emergency Supply Kit:





Storm Surge Can Be Deadly!

10 Tips to Be Ready

1. Storm surge is often the greatest threat to life and property from a hurricane. It poses a significant threat for drowning. A mere **six inches** of fast-moving flood water can knock over an adult. It takes only **two feet** of rushing water to carry away most vehicles—including pickups and SUVs.
2. Storm surge can cause water levels to rise quickly and flood large areas—sometimes in just minutes, and you could be left with no time to take action if you haven't already evacuated as instructed.
3. Storm surge values do not correspond well to the hurricane wind categories (of the Saffir-Simpson Hurricane Wind Scale) that range from 1 to 5. These categories are based only on winds and do **not** account for storm surge.
4. Tropical storms, category 1 or 2 hurricanes, major (category 3 to 5) hurricanes, and post-tropical cyclones can **all** cause life-threatening storm surge.
5. Storm surge can also occur with non-tropical storms like Nor'easters and other winter storms.
6. Many U.S. Gulf and East Coast areas are vulnerable to storm surge, including areas up to several miles inland from the coastline. **Find out today, well before a hurricane ever approaches, if you live in a storm surge evacuation zone.**
7. Storm surge can occur before, during, or after the center of a storm passes through an area. Storm surge can sometimes cut off evacuation routes, so do not delay leaving if an evacuation is ordered for your area.
8. During the peak of a storm surge event, it is unlikely that emergency responders will be able to reach you if you are in danger.
9. Even if your community is not directly affected by storm surge, it could experience other hazards from the storm and face dangerous conditions such as **impassable roads, water and sewage problems, and power outages**. If power remains on, downed electrical wires can pose an **electrocution risk**.
10. Weather conditions and the forecast can change. Local officials could issue evacuation or other instructions for many reasons. **Always follow the instructions of local officials.**

For More Information

The National Weather Service seeks feedback on the *Potential Storm Surge Flooding* map. For more information on the map and to submit comments on this experimental product, go to www.nhc.noaa.gov.



If a tropical storm or hurricane is threatening your community, go to www.nhc.noaa.gov to see a map like this, which will show potential storm surge flooding for your area

Know Your Maps, Know Your Zone!

The *Potential Storm Surge Flooding* map is different from FEMA flood insurance rate maps and hurricane evacuation zone maps.

- » You do not have to live in a floodplain to experience storm surge from a hurricane or other storm.
- » Evacuation zones can be established for many public safety reasons and differ from the areas shown on this map.

Find out today if you live in a hurricane evacuation zone!



5 THINGS TO KNOW ABOUT BEING PREPARED FOR A HURRICANE



1 Writing down your plan will ensure you don't make mistakes when faced with an emergency.



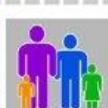
2 Document all of your valuables and possessions with a camera or video camera well before the storm.



3 Gather all vital documents, like passports and medical records, and put them somewhere that you can quickly access.



4 Make planning and preparedness a family affair to ensure everyone knows what to do.



5 It does NOT matter how many hurricanes are forecast for this year. It only takes one storm.



For more Hurricane Safety Information, visit weather.gov/hurricanesafety

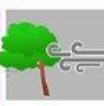
5 THINGS TO KNOW ABOUT HURRICANE HAZARD RISKS



1 Storm surge is water pushed ashore by the winds of a tropical cyclone. It has caused more fatalities than any other hurricane hazard.



2 Winds from a hurricane are 74 mph or greater and can cause massive damage to buildings and structures in its path.



3 Inland flooding is the most frequent cause of tropical cyclone fatalities. It can occur far from the coast and long after landfall.



4 Tornadoes are commonly spawned by a hurricane and can cause damage far away from the center of the hurricane.



5 Rip currents and waves along and near the coast can be deadly even if the center of the storm passes well offshore.



For more Hurricane Safety Information, visit weather.gov/hurricanesafety

5 THINGS TO KNOW ABOUT BEING PREPARED FOR A HURRICANE

To View More Information on Hurricane Preparedness Click Here:



5 THINGS TO KNOW ABOUT WHERE TO GET HURRICANE INFO



1 Television - Tune in to your trusted local news source.



2 Phone - Access mobile.weather.gov on your mobile phone and get Wireless Emergency Alerts.



3 Radio - Receive forecast information and news on your NOAA Weather Radio.



4 Social Media - Follow official government agencies, trusted media partners, and share critical info with friends and family.

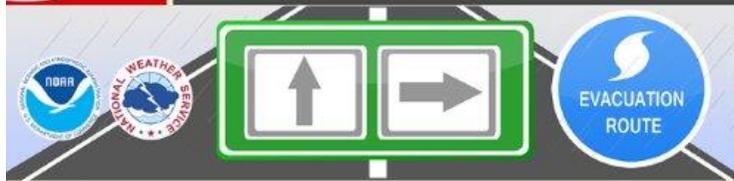


5 Computer - Access information from weather.gov, ready.gov and flash.org.



For more Hurricane Safety Information, visit weather.gov/hurricanesafety

5 THINGS TO KNOW ABOUT HAVING AN EVACUATION PLAN



1 Find out today if you live in a hurricane evacuation zone.



2 Plan today where you would go and how you would get there if told to evacuate by local officials.



3 If you don't live in an evacuation zone, identify someone who does, and plan to be their inland evacuation destination.



4 Leave immediately when told to evacuate by local officials.



5 Identify an evacuation destination that will accommodate your pets, as most shelters do not permit them.



For more Hurricane Safety Information, visit weather.gov/hurricanesafety

5 THINGS TO KNOW ABOUT UPDATING YOUR INSURANCE



1 Have an insurance checkup with your agent once a year, well before hurricane season, whether you own or rent.



2 Make sure you have flood insurance that must be obtained separately and has a 30-day waiting period to take effect.



3 Visit floodsmart.gov to learn about your flood risk and flood insurance options for your area.



4 Prepare your home and vehicles according to your specific insurance policies to ensure damages are covered.

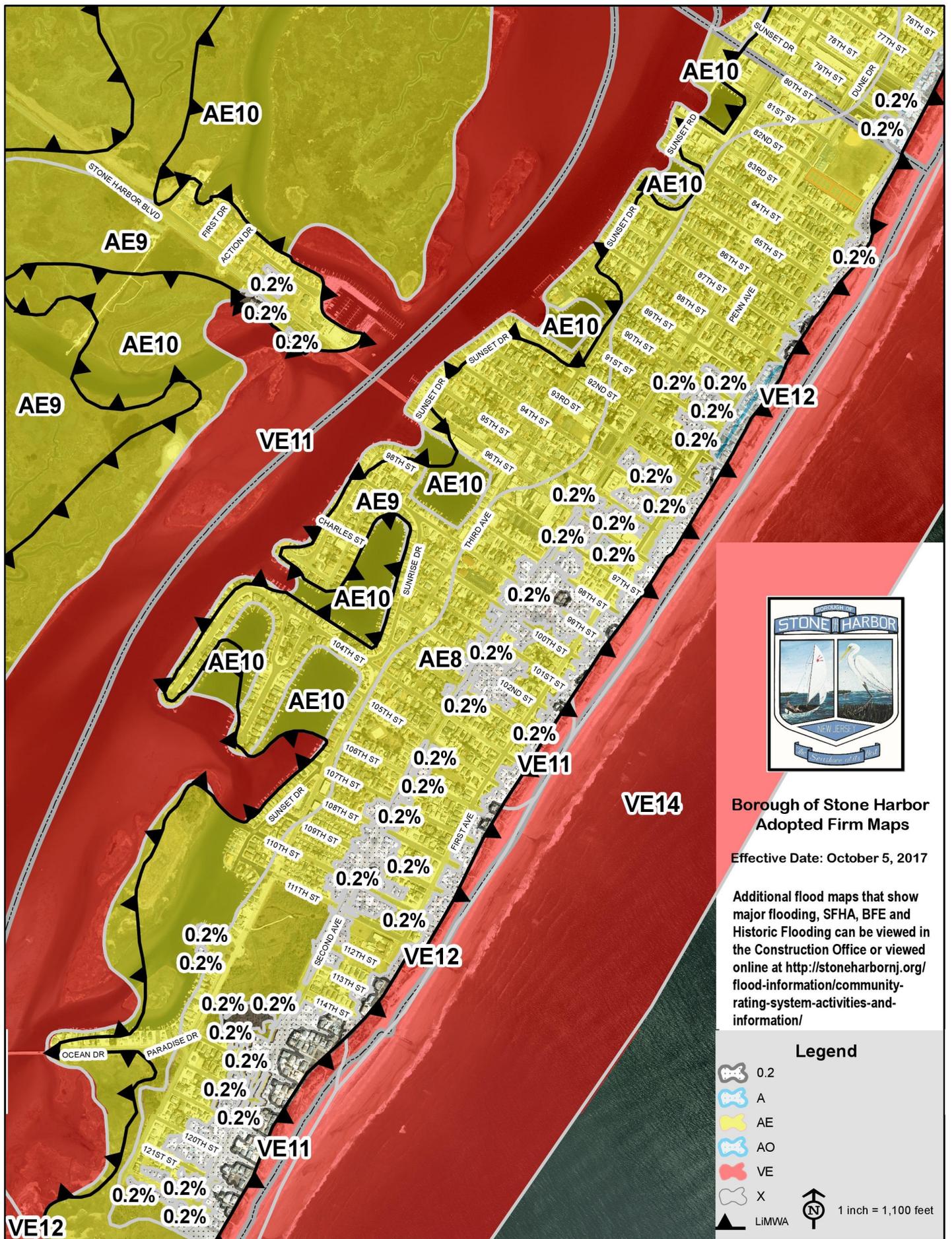


5 Know where your insurance documents and contact information are located. Take them with you if you evacuate.



For more Hurricane Safety Information, visit weather.gov/hurricanesafety





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 or intersection as this puts you and others at risk.

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

Stone Harbor Maintains "Class 5" Certification in Community Rating System

The objective of the Community rating System (CRS) is to reward communities that are doing more than meeting the minimum NFIP requirement to help their citizens prevent or reduce flood losses. The CRS also provides an incentive for communities to initiate new flood protection activities.



**NATIONAL
FLOOD
INSURANCE
PROGRAM**

The "Class 5" designation results in a greater percentage discount on flood insurance premiums for all property owners in the community.

Residents and business owners can visit the National Flood Insurance Program's NFIP's FloodSmart site at [Floodsmart.gov](https://www.floodsmart.gov) or by clicking on the following link



Click on the Following Publications to view:

Why You Need Flood Insurance

Know Your Risk Brochure

Myths & Facts About The NFIP

Flood Preparation & Safety



FEMA



The Borough of Stone Harbor now has an Official Facebook page!

<https://www.facebook.com/BoroughofStoneHarbor/>

E-Mail and Social Media have become important outlets and offer immediate notification to residents and visitors of impending storms and possible flooding events



Click Here to sign up to receive e-mail notifications from the Borough of Stone Harbor. Scroll down to the bottom of the home page and register your e-mail address.

STAY CONNECTED



Chief Tom Schutta and the members of the Stone Harbor Police Department are pleased to announce the Department is active on both Facebook,

<https://www.facebook.com/stoneharborpolice> and Twitter, @shpdnj.

These social media platforms offer an opportunity to share community news, event reminders, and public safety information to our residents and visitors. Please like, follow, and share to keep up on the latest in Stone Harbor.



Homeowner's Guide to Elevation Certificates

An Elevation Certificate is an important tool that documents your building's elevation. If you live in a high-risk flood zone, you should provide an Elevation Certificate to your insurance agent to obtain flood insurance and ensure that your premium accurately reflects your risk. Obtaining an Elevation Certificate also can help you make decisions about rebuilding and mitigation after a disaster.

Comparing Your Building's Elevation to a Potential Flood Level

- Your insurance agent will use the Elevation Certificate to compare your building's elevation to the Base Flood Elevation (BFE).
- The base flood is a flood with a 1 percent chance of occurring in any given year. The BFE identifies how high the water is likely to rise (also called water surface elevation) in a base flood. The land area of the base flood is called the Special Flood Hazard Area, floodplain, or high-risk zone.
- Flood insurance rates in a high-risk zone (a zone beginning with the letter A or V) are based on a building's elevation above, at, or below the BFE.

Elevation and Flood Insurance Rates

- Generally, in high-risk zones, the higher above the BFE a building is located, the lower the insurance premium will be for that property. The Elevation Certificate provides the documentation necessary to make that determination.
- In moderate- to low-risk zones (zones beginning with letters B, C, or X), rates are not based on elevation, so an Elevation Certificate may not be necessary to determine the premium.

Finding Your Building's Elevation

- Many municipal governments keep elevation information on file. Talk to community officials about the information they might have for your building.
- If no elevation information is available, you might need to hire a State-licensed surveyor, architect, or engineer to complete an Elevation Certificate. Depending on your location and the complexity of the job, the cost of a surveyor can vary from \$500 to \$2,000 or more. You may want to contact several local surveyors to find out what they offer.

HOW TO GET AN ELEVATION CERTIFICATE FOR YOUR HOME

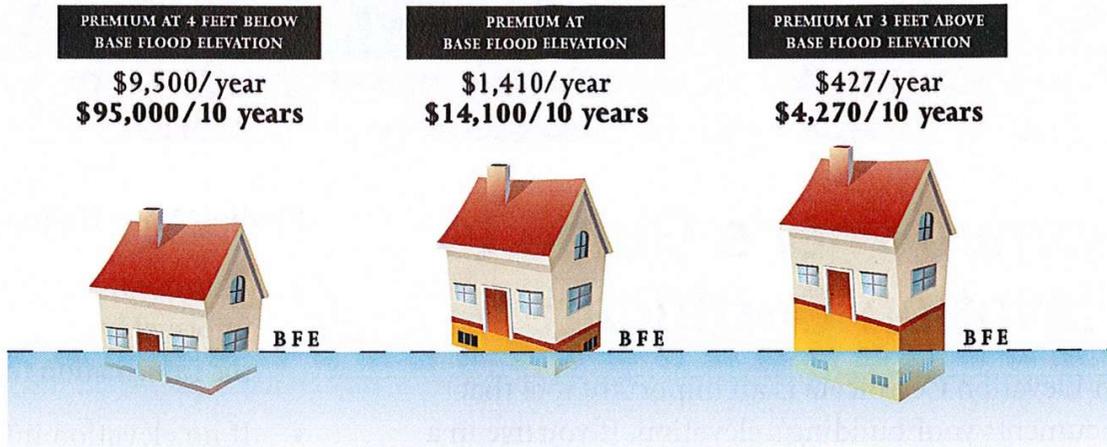
1. Ask your local floodplain manager if your property's elevation information is on file. If so, the community floodplain manager is authorized to complete the Elevation Certificate for you.
2. If your information is not on file, you might need to hire a State-licensed surveyor to obtain an Elevation Certificate.
3. When you receive your Elevation Certificate:
 - Provide one copy to your insurance agent.
 - Keep a copy for your records.

WHAT DISASTER SURVIVORS NEED TO KNOW

- An Elevation Certificate will help your agent rate your policy properly.
- Your insurance premium will change based on your elevation. In general, the higher above the BFE you build, the lower your premium.
- Your home might be above the BFE, so you might already be eligible for lower premiums.
- An Elevation Certification can help you make decisions about the return on investment of mitigation efforts as your rebuild.

You could save more than \$90,000 over 10 years if you build 3 feet above BFE.

\$250,000 building coverage only (does not include contents), AE (high to moderate risk) zone, single-family, one-story structure without a basement at: 4 feet below BFE; at BFE; and at 3 feet above BFE. (Rating per FEMA flood insurance manual, October 1, 2012). The illustration is based on a standard NFIP deductible.



Plan for the Future

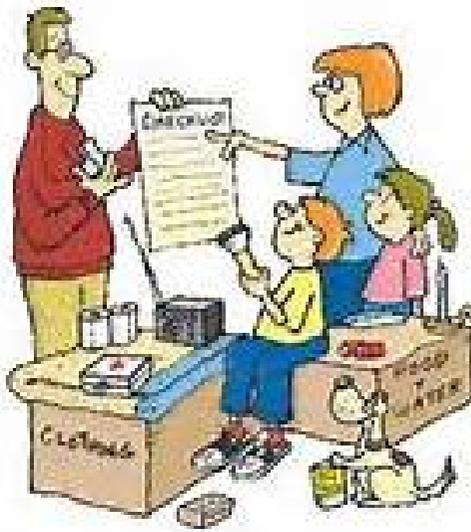
- Remember, building code requirements may change over time or following major flooding disasters. Your state or community may work with FEMA to adopt Advisory BFEs (ABFEs) if a storm shows the need to raise the building elevation requirement.
- The BFE and even the Flood Insurance Rate Maps (FIRMs) may change for other reasons, including changes in local land use that affect how the land absorbs flood water or changes in technology that allow better plotting of flood risks.
- You may want to think about building higher than the BFE to lower your flood risk and, in turn, lower your flood insurance rates.
- The NFIP encourages building higher than the BFE as a safety measure.

A copy of your Elevation Certificate (if available) may 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.

USEFUL TERMS

- Base Flood:** The flood having a 1 percent chance equaled or exceeded in any given year.
- Base Flood Elevation (BFE):** The water surface elevation of the base flood adopted by the community.
- Advisory Base Flood Elevation (ABFE):** Updated and more accurate flood hazard data developed after a disaster to help guide the rebuilding process until more detailed data becomes available.
- Flood Insurance Rate Map (FIRM):** A map issued by FEMA showing flood risk, BFEs, and risk premium zones.
- Pre-FIRM:** Buildings constructed before the community's first FIRM. Communities might not have elevation information on file for these properties.
- Preliminary Map:** The term used for updated FIRMs before they are adopted by a community and made effective. Insurance premiums are based on the effective maps.
- Post-FIRM Construction:** A building constructed or substantially improved on or after December 31, 1974, or on or after the date of the initial FIRM for your community. FIRM dates can be found at: <http://www.fema.gov/fema/csb.shtm>.

Create a Family Communication Plan Know Where to Go and How to Get There!



Download & Print a Family Communication Plan from the FEMA website by clicking on the following link ~



Here are a few easy steps to start your emergency communication plan:

1. Understand how to receive emergency alerts and warnings. Make sure all household members are able to get alerts about an emergency from local officials. Check with your local emergency management agency to see what is available in your area, and learn more about alerts by visiting: www.ready.gov/alerts.

2. Discuss family/household plans for disasters that may affect your area and plan where to go. Plan together in advance so that everyone in the household understands where to go during a different type of disaster like a hurricane, tornado, or wildfire.

3. Collect information. Create a paper copy of the contact information for your family that includes:

- phone (work, cell, office)
- email
- social media
- medical facilities, doctors, service providers
- school

4. Identify information and pick an emergency meeting place. Things to consider:

- Decide on safe, familiar places where your family can go for protection or to reunite.
- Make sure these locations are accessible for household members with disabilities or access and functional needs.
- If you have pets or service animals, think about animal-friendly locations.

Examples of meeting places:

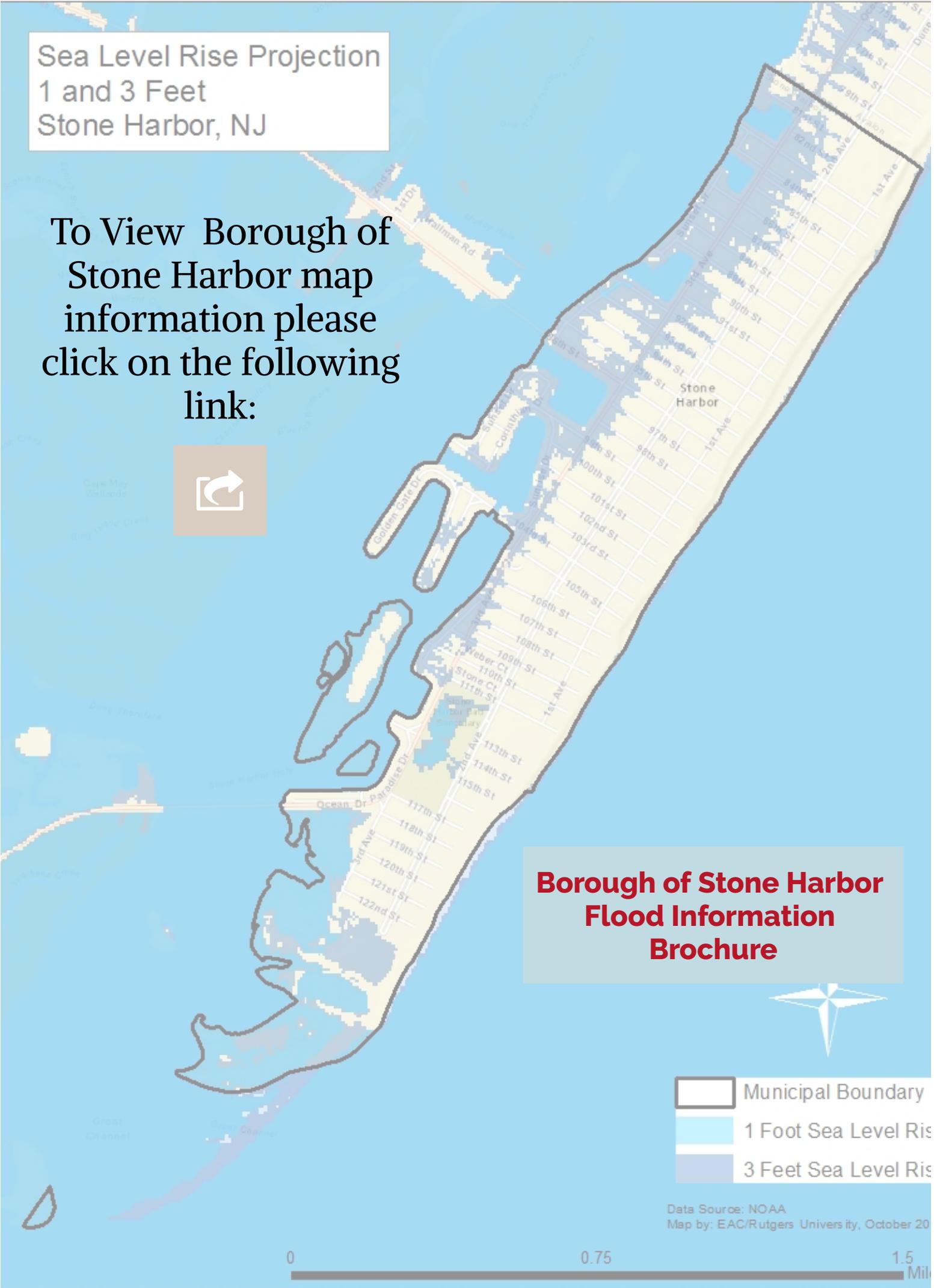
- In your neighborhood: A mailbox at the end of the driveway, or a neighbor's house.
- Outside of your neighborhood: library, community center, place of worship, or family friend's home.
- Outside of your town or city: home of a relative or family friend. Make sure everyone knows the address of the meeting place and discuss ways you would get there.

5. Share information. Make sure everyone carries a copy in his or her backpack, purse, or wallet. You should also post a copy in a central location in your home, such as your refrigerator or family bulletin board.

6. Practice your plan. Have regular household meetings to review your emergency plans, communication plans and meeting place after a disaster, and then practice, just like you would a fire drill.

Sea Level Rise Projection
1 and 3 Feet
Stone Harbor, NJ

To View Borough of
Stone Harbor map
information please
click on the following
link:

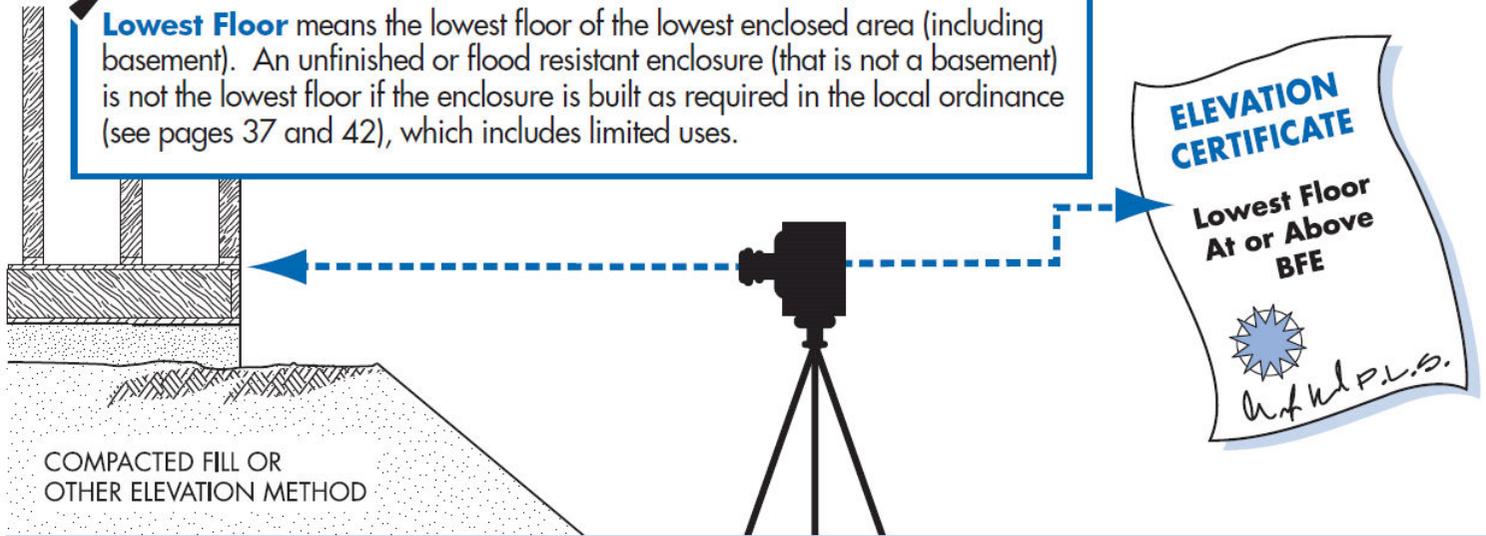


**Borough of Stone Harbor
Flood Information
Brochure**

Data Source: NOAA
Map by: EAC/Rutgers University, October 20

de Terms and Definitions

Lowest Floor means the lowest floor of the lowest enclosed area (including basement). An unfinished or flood resistant enclosure (that is not a basement) is not the lowest floor if the enclosure is built as required in the local ordinance (see pages 37 and 42), which includes limited uses.



If you get a permit to build in the floodplain, you will be given an Elevation Certificate form. As soon as your lowest floor is set, get the form filled out and sealed by a surveyor or engineer.

This form is important!

It proves that you built correctly, and it can be used to get the lowest cost flood insurance.



TO VIEW ELEVATION
CERTIFICATES ON
FILE WITH THE BOROUGH OF STONE
HARBOR CONSTRUCTION
OFFICE [CLICK HERE:](#)

