Floodplain 5-Step Process in accordance with Executive Order 11988: Floodplain Management New Jersey Department of Community Affairs, Stronger New Jersey Business Loan Program David Ciccozzi/29 Beach Road, LLC (SBL39366)

September 2014

This Floodplain 5-Step Process document addresses the requirements of Executive Order 11988, "Floodplain Management" and has been completed for this applicant under the U.S. Department of Housing and Urban Development (HUD)'s Stronger New Jersey Business Grant Program. This document pertains to activities in the 100-year floodplain (A and V Zones) as identified on the latest FEMA floodplain maps, whether advisory, preliminary, or final.

Step ONE: Determine if a Proposed Action is potentially in a Wetland, Waters of the U.S. or a Floodplain

The Department of Community Affairs, Disaster Recovery Division (DCA) is proposing to fund activities within the 100-year Floodplain, as determined by current Digital Flood Insurance Rate Maps (DFIRM) for Monmouth County, to reimburse for minor repairs and renovations previously performed to an existing 2-story office and retail building damaged by Superstorm Sandy; specifically, the David Ciccozzi/29 Beach Road, LLC Rehabilitation Project, here after referred to as the activity. The purpose of the activity was to provide for minor repairs and renovations to a commercial building located at 29 Beach Road in Monmouth Beach Boro, to aid in restoring the community through economic development.

The subject property is located within the Federal Emergency Management Agency (FEMA) designated Special Flood Hazard Area (SFHA), Flood Zone AE, as shown on FEMA Preliminary Flood Insurance Rate Map (FIRM) Panel 34025C0203G effective January 31, 2014 (Zone AE), and is subject to 24 CFR §55.20. However, the project is not considered substantial improvement and is therefore, exempted from steps 3, 6 and 7 of the 8-Step Decision Making Process. Thus, the 5-Step Process for Floodplain Management has been completed. The DCA has considered the following alternatives and mitigation measures to be taken to minimize adverse impacts and to restore and preserve natural and beneficial values.

Step TWO: Identify the Direct and Indirect Impacts of the Proposed Action

The project, David Ciccozzi/29 Beach Road, LLC (SBL39366) is located at the corner of Beach Road and Borden Road at 29 Beach Road in Monmouth Beach Borough in Monmouth County, New Jersey. The parcel is approximately 0.515 acres and is located within the Special Flood Hazard Area Zone AE on the Preliminary FIRM (Preliminary FIRM Panel 34025C0203G, effective 1/31/2014), which is part of the 100-year Floodplain. The 2-story office and retail building is a total of 8,942 square feet. The first floor (4,721 square feet) consists of four (4) separate retail spaces and the second floor (4,221 square feet) consists of seven (7) offices. Monmouth County property records list a 2000 date of construction based upon substantial renovations made to the building in 2000, however, the building was present in 1907 according to Historic Preservation review with a large addition to the building appearing between 1979 and 1995. The building was constructed on a concrete foundation with masonry, wood and siding finishes on the exterior and glass storefront windows along the front of the first floor. The building does not have basement. The building is tied into municipal utilities which include water, sewer, electric and natural gas. The scope of work involves first floor demolition down to the concrete

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walls and installation of new plumbing, electric, heating, air conditioning, etc. to bring the building up to or exceeding current building codes; Second floor repairs consisted primarily of roof repair, heating and air conditioning, painting, new carpet/tile/door/window installation. Outside, landscaping work including replacing bushes, flowers, and pavers was completed. Because the scope of work was limited to the above listed repairs and renovations to an existing structure, no direct or indirect impacts to the floodplain are anticipated to have occurred as a result of this project. Additionally, no direct or indirect impacts are anticipated to occur as a result of the continued operation of the 2-story office and retail building.

Step THREE: Minimize Threats to Life and Property and to Natural and Beneficial Floodplain Values. Restore and Preserve Natural and Beneficial Floodplain Values.

The project activity is unlikely to have had any impact on the floodplain. No additional direct or indirect impacts are anticipated to occur as a result of the continued operation of the 2-story office and retail building. However, the site is located in the floodplain and as a condition of receiving project funding; the NJDEP requires that all participants in these programs whose property is in the 100-year floodplain shown on the effective FIRM must carry flood insurance on the subject structure for its economic life and to comply with any applicable requirements under the NFIP. Therefore, the requirements of the Stronger New Jersey Business Grant Program will help to mitigate the potential flood hazard threat to the property.

Step FOUR: Evaluating Alternatives

In an effort to restore the economy of this community through either capital investment or the creation or retention of jobs within Monmouth Beach Borough, reimbursement of repairs to an existing commercial structure is being requested. Alternatives to implementing the project include: choosing an alternative site location and the No Action Alternative. Relocating the project is not financially feasible, as the structure is currently in place and equipped to meet the daily operating needs of the 2-story office and retail building. The cost of relocating the business would significantly exceed the cost to repair the existing building. Additionally, the economic recovery of this community is best served if the business remains in its current location. The No Action Alternative would not result in the goal of restoring the economy and positively impacting the community of Monmouth Beach Borough. Furthermore, under the No Action Alternative, the 2-story office and retail building would not receive reimbursement for the repairs and equipment and under the financial burden of repairs may suffer financial hardship or even cease to exist and instead contribute to the deterioration of the area. The No Action alternative would not contribute to the renewal of the local economy and was, therefore, also eliminated as an alternative.

Step FIVE: Implement the Action

DCA has determined that the project will have no direct or indirect impacts to the Floodplain and has evaluated and eliminated all project alternatives in favor of proceeding with the project. Step 5 is project implementation and is an ongoing process whereby construction and Best Management Practice measures are executed to ensure that there are no direct or indirect impacts to the floodplain as a result of this project.

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