COMBINED PUBLIC NOTICE

NOTICE OF FINDING OF NO SIGNIFICANT IMPACT, NOTICE OF INTENT TO REQUEST RELEASE OF FUNDS FOR TIERED PROJECTS AND PROGRAMS, AND FINAL NOTICE AND PUBLIC EXPLANATION OF A PROPOSED ACTIVITY IN A FLOODPLAIN AND WETLAND

October 28, 2026

New Jersey Department of Community Affairs
101 South Broad Street
PO Box 800
Trenton, NJ 08625-0800

This notice is related to Federal assistance provided in response to Superstorm Sandy and shall satisfy three (3) separate but related procedural requirements for activities to be undertaken by the New Jersey Department of Community Affairs (DCA), as the Responsible Entity under 24 CFR Part 58.

NOTICE OF INTENT TO REQUEST RELEASE OF FUNDS FOR TIERED PROJECTS AND PROGRAMS

On or after November 13, 2026, DCA, as the Responsible Entity under 24 CFR Part 58, will submit a request to the U.S. Department of Housing and Urban Development (HUD) for the release of Federal Community Development Block Grant Disaster Recovery (CDBG-DR) funds originally allocated pursuant to the Disaster Relief Appropriations Act of 2013, to undertake the following project:

Tier 1 Broad Review Project Title: Reconstruction, Rehabilitation, Elevation and Mitigation Program (RREM 2.0)
Purpose: The purpose of the proposed action is to assist residents and owners of single-family homes whose homes were damaged or destroyed by Superstorm Sandy and the subsequent snowstorm. The project is needed to help provide adequate housing for residents of these homes.
Location: The proposed project will be carried out at single-family (1-4 units) homes throughout Monmouth, Ocean, Atlantic, and Cape May Counties in the state of New Jersey.
Project/Program Description: Following the enactment of P.L.2025, c.319 Senate Bill S4812 approved January 20, 2026, DCA is authorized to commit previously unexpended RREM funds through the Reconstruction, Rehabilitation, Elevation and Mitigation (RREM 2.0) Program. RREM 2.0 will accept grant applications to provide funding and financial assistance to Superstorm Sandy-impacted homeowners with remaining unmet recovery needs. DCA expects to fund the projects using the remaining RREM funds as specified within P.L.2025, c.319 Senate Bill S4812. The proposed project will include grants to eligible homeowners, under the RREM 2.0 Program, for activities necessary to restore their storm-damaged homes, including rehabilitation,

reconstruction, elevation and/or other mitigation activities within the disturbed area of the previously developed parcel. Rehabilitation activities will assist owners of homes that were damaged as a result of the storm, but not so severely damaged that reconstruction is required. Elevation and mitigation activities will assist owners of homes whose properties were affected by the storm, but who do not request reconstruction or rehabilitation aid. Elevation activities in the floodplain, for non-historic structures, must adhere to the most recent elevation requirements in accordance with the Flood Hazard Area Control Act rules (N.J.A.C. 7:13). Elevation requirements would be determined using the Floodplain of Concern elevation and would be consistent with state and federal requirements. Mitigation would involve structural and non-structural measures meant to limit the impacts of future natural disasters and can include structural and utility retrofits to make the building more resistant to floods, grading and slope stabilization, and drainage improvements. If a home has been substantially damaged, cannot be rehabilitated in a cost-effective manner, or the home cannot be rehabilitated in a manner to reasonably accommodate the impacted household, homeowners may be eligible for reconstruction or acquisition at current fair market value and incentivized to relocate. Because exact project locations are not known at this time, two broad-review Tier 1 Environmental Assessments were prepared as per HUD regulations at 24 CFR § 58.15; one for Monmouth and Ocean Counties, and one for Atlantic and Cape May Counties. Tier 2 site specific reviews will be completed for those laws and authorities not addressed in the Tier 1 broad review for each address under this program when addresses become known.

Level of Environmental Review Citation: DCA has determined that the proposed projects actions under the RREM 2.0 program are not exempt or categorically excluded under 24 CFR § 58.34, Exempt activities, and 24 CFR § 58.35, Categorical exclusions. DCA has determined that an Environmental Assessment (EA) is required to analyze the proposed action and its potential environmental impacts per § 58.36, Environmental Assessments, and subject to the laws and authorities at 24 § CFR 58.5, 24 § CFR 58.6, and NEPA.

Tier 2 Site Specific Review: The site specific reviews will cover the following laws and authorities in which compliance was not reached in the Tier 1 broad review: Airport Hazards (24 CFR Part 51 Subpart D); Flood Insurance (Flood Disaster Protection Act of 1973 and National Flood Insurance Reform Act of 1994 [42 USC 4001-4128 and 42 USC 5154a]); Coastal Zone Management (Coastal Zone Management Act, sections 307(c) & (d)); Contamination and Toxic Substances (24 CFR Part 50.3(i) & 58.5(i)(2)]); Endangered Species (Endangered Species Act of 1973, particularly section 7; 50 CFR Part 402); Floodplain Management (Executive Order 11988, particularly section 2(a); 24 CFR Part 55); Historic Preservation (National Historic Preservation Act of 1966, particularly sections 106 (54 U.S.C. 306108) and 110 (54 U.S.C. 306101); 36 CFR Part 800); Wetlands Protection (Executive Order 11990, particularly sections 2 and 5); Wild and Scenic Rivers (Wild and Scenic Rivers Act of 1968, particularly section 7(b) and (c)); and Essential Fish Habitat (Magnuson-Stevens Fishery Conservation and Management Act).

Mitigation Measures/Conditions/Permits: Standard mitigation measures and conditions have been adopted by the DCA to reduce, avoid, or eliminate adverse environmental impacts and to avoid noncompliance or nonconformance with the laws

and authorities in the Tier 1 site specific review, where applicable. These general mitigation measures and conditions, along with site-specific conditions and necessary permits identified during each Tier 2 site specific review, will be incorporated by DCA into project contracts, development agreements, and other relevant documents.
Estimated Project Cost: $18,100,000

FINDING OF NO SIGNIFICANT IMPACT

DCA, as the Responsible Entity under 24 CFR Part 58, has determined that the project will have no significant impact on the human environment. Therefore, an Environmental Impact Statement under the National Environmental Policy Act of 1969 (NEPA) is not required.

Additional project information is contained in the Environmental Review Records on file at the New Jersey Department of Community Affairs, Division of Disaster Recovery and Mitigation, 101 South Broad Street, Trenton, NJ 08625-0800. The records are available for review and may be examined or copied weekdays 9 A.M. to 5 P.M.

FINAL NOTICE AND PUBLIC EXPLANATION OF A PROPOSED ACTIVITY IN A FLOODPLAIN AND WETLAND

This is to give notice that DCA, as the Responsible Entity under 24 CFR Part 58, has conducted an evaluation as required by Executive Order 11988 and Executive Order 11990, and in accordance with HUD regulations at 24 CFR 55.20 in Subpart C Procedures for Making Determinations on Floodplain Management and Wetlands Protection. The activity is funded under the Reconstruction, Rehabilitation, Elevation and Mitigation (RREM 2.0) program [CDBG-DR, grant number B-13-DS-34-0001].

Given the existence of floodplains and wetlands within Atlantic, Cape May, Monmouth, and Ocean Counties, DCA has determined that individual project sites may be located within the floodplain and/or wetland. The location of individual project sites in relation to the floodplain and wetland will be determined during each site-specific Tier 2 review using the best available mapping data from the Federal Emergency Management Agency, United States Fish and Wildlife Service (USFWS) National Wetlands Inventory, and NJDEP.

Proposed work under RREM 2.0 will be limited to reconstruction, rehabilitation, elevation, and/or other mitigation activities within the footprint of the existing developed lots for applicants whose homes were damaged by Superstorm Sandy. All natural and beneficial functions and intrinsic values of the floodplain and wetland including floodwater storage and conveyance, groundwater discharge or recharge, erosion control, water quality maintenance, and habitat for flora and fauna will be maintained. Best management practices for erosion and sedimentation control will be used to minimize potential impacts to floodplains and wetlands.

DCA has considered the following alternatives and mitigation measures to minimize adverse impacts and to restore and preserve natural and beneficial functions and intrinsic values of the existing floodplain/wetland:

(i) Locate the project outside of the floodplain and wetland: New Jersey is the most densely populated state in the country and therefore, a policy to prohibit any development in the floodplain is not considered practicable due to the great number of parcels located within the floodplain and wetlands in the counties most affected by Superstorm Sandy.

(ii) No Action Alternative: The No Action Alternative would mean that applicants would not receive grants under RREM 2.0. As a result, these property owners would not be provided financial assistance to rehabilitate, reconstruct, elevate, or otherwise mitigate their homes to better withstand the next storm event. Thus, their properties would be more vulnerable to future flooding conditions. The No Action Alternative would neither address the State's need for safe, decent, and affordable housing, nor would it require homes within the floodplain to be elevated to the highest standard for flood protection.

(iii) Locate the proposed project within the floodplain and wetland (preferred alternative): This alternative would allow property owners to be provided financial assistance to rehabilitate, reconstruct, elevate, or otherwise mitigate their homes and thus protect their properties from future flooding conditions. This would also address the State's need for safe, decent, and affordable housing.

The actions must take place within the floodplain and wetland due to 1) the need to provide safe and affordable housing; 2) the desire not to displace residents; and 3) the ability to mitigate and minimize impacts on human health, public property and floodplain and wetland values.

Property owners participating in RREM 2.0 would be required to adhere to the following conditions and mitigation measures to minimize the threat to property, minimize losses from flooding, and benefit floodplain and wetland values:

(i) With the exception of historic structures (as defined in 44 CFR 59.1), all proposed reconstruction, substantial improvements (as defined in 44 CFR 59.1), and elevation activities in the floodplain must adhere to the most recent elevation requirements in accordance with the Flood Hazard Area Control Act rules (N.J.A.C. 7:13). Elevation requirements would be determined using the Floodplain of Concern elevation.

(ii) Structures and insurable property in, or partially in, the 100-year floodplain shown on the effective FEMA Flood Insurance Rate Map (FIRM), must be covered by flood insurance and the flood insurance must be maintained when ownership transfers [24 CFR 58.6(a)(1)].

(iii) Wetlands on or in the vicinity of the project site are to be protected from any unnecessary construction activities or disturbance.

(iv) Vegetation and exposed soil are to be reestablished as soon as possible after work has been completed.
(v) Existing drain inlets are to be protected from debris, soil, and sedimentation.
(vi) No heavy equipment is to be operated within wetlands.

Therefore, the requirements of RREM 2.0 will help ensure a minimal adverse impact to the floodplain and wetlands at the proposed project locations. The project will comply with state and local floodplain/wetland protection procedures.

DCA has reevaluated alternatives to building in the floodplain and wetland and has determined that it has no practicable alternative to floodplain and wetland development. Environmental files documenting compliance with Executive Order 11988, Executive Order 11990, and 24 CFR 55 are available for public inspection, review, and copying upon request at the times and location delineated in the last paragraph of this notice for receipt of comments.

There are three primary purposes for this notice. First, people who may be affected by activities in the floodplain and wetland and those who have an interest in the protection of the natural environment should be given an opportunity to express their concerns and provide information about these areas. Second, an adequate public notice program can be an important public educational tool. The dissemination of information and request for public comment about floodplains and wetlands can facilitate and enhance Federal efforts to reduce the risks and impacts associated with the occupancy and modification of these special areas. Third, as a matter of fairness, when the Federal government determines it will participate in actions taking place in a floodplain or wetland, it must inform those who may be put at greater or continued risk.

PUBLIC COMMENTS

Any individual, group, or agency disagreeing with this determination or wishing to comment on the project may submit written comments to Samuel Viavattine, Deputy Commissioner, New Jersey Department of Community Affairs, 101 South Broad Street, PO Box 800, Trenton, NJ 08625-0800. Comments may also be submitted via email at DRM.EHPComments@dca.nj.gov. All comments received by November 13, 2026, or fifteen (15) days from the actual date of publication, whichever is later, will be considered by DCA. Comments should specify which Notice they are addressing.

ENVIRONMENTAL CERTIFICATION

DCA certifies to HUD that Jacquelyn A. Suárez, in her capacity as Commissioner of DCA consents to accept the jurisdiction of the Federal Courts if an action is brought to enforce responsibilities in relation to the environmental review process and that these responsibilities have been satisfied. HUD's approval of the certification satisfies its responsibilities under the National Environmental Policy Act and related laws and authorities and allows DCA to use CDBG-DR funds.

OBJECTIONS TO RELEASE OF FUNDS

HUD will accept objections to its release of funds and DCA's certification for a period of fifteen (15) days following the anticipated submission date or its actual receipt of the request (whichever is later) only if they are on one of the following bases: (a) the certification was not executed by the Certifying Officer of DCA; (b) DCA has omitted a step or failed to make a decision or finding required by HUD regulations at 24 CFR Part 58; (c) the grant recipient has committed funds or incurred costs or undertaken activities not authorized by 24 CFR Part 58 before approval of a release of funds by HUD; or (d) another Federal agency, acting pursuant to 40 CFR Part 1504, has submitted a written finding that the project is unsatisfactory from the standpoint of environmental quality. Objections must be prepared and submitted in accordance with the required procedures (24 CFR Part 58.76) and shall be addressed to Gerilee Bennett, Acting Director, Office of Disaster Recovery, U.S. Department of Housing and Urban Development, 451 7th Street SW, Washington, D.C. 20410. Potential objectors should contact HUD to verify the actual last day of the objection period.

Jacquelyn A. Suárez, Commissioner
New Jersey Department of Community Affairs