Floodplain 5-Step Process in accordance with Executive Order 11988: Floodplain Management New Jersey Department of Community Affairs,

Reconstruction, Rehabilitation, Elevation, and Mitigation (RREM) Program Erika Jack (RRE0032126MF)

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This Floodplain 5-Step Process document addresses the requirements of Executive Order 11988, "Floodplain Management" and has been completed for this applicant under the New Jersey Department of Community Affairs' Stronger New Jersey Reconstruction, Rehabilitation, Elevation, and Mitigation (RREM) Program. This document pertains to proposed 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 conduct activities within the 100-year Floodplain, as determined by current Digital Flood Insurance Rate Maps (DFIRM) for Hudson County, to facilitate minor repairs to one unit in a multi-unit residential structure damaged by Superstorm Sandy; specifically, the Erika Jack Rehabilitation Project, here after referred to as the proposed activity. The purpose of the proposed activity will be to make minor repairs in order to return the unit to pre-storm conditions which will address all storm-related damage and bring the unit up to current minimum property standards. The proposed activity will be limited to the interior of the one unit of the multi-unit residential structure located at 126 Bright Street, Apartment 103, Jersey City, New Jersey. The proposed action site is not located within the Federal Emergency Management Agency (FEMA) designated Special Flood Hazard Area (SFHA), as shown on FEMA Flood Insurance Rate Map (FIRM), Panel 108 of 118, Map Number 34017C0108D, effective August 16, 2006. However, because the NJDEP HUD Review Tool Preliminary FIRM places the parcel fully within the SFHA Zone A, the structure is subject to 24 CFR §55.20. However, the proposed activity 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 proposed activity is located at 126 Bright Street, Apartment 103, Jersey City, New Jersey. The parcel is approximately 0.03 acres and is located within the Special Flood Hazard Area Zone A, based on the NJDEP HUD Review Tool Preliminary FIRM, which is part of the 100-year Floodplain. The proposed activity involves minor repairs to one unit in a multi-unit residential structure. The scope of work is limited to the interior of the one unit of the multi-unit residential structure. Additionally, the project will not result in an increase in floodplain development in comparison to pre-storm conditions and would not increase floodplain occupancy. Therefore, no direct or indirect impacts to the floodplain are anticipated as a result of this project.

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

The proposed activity would have no impact on the floodplain. No additional direct or indirect impacts are anticipated to occur as a result of the rehabilitation of the applicant's unit. However, based on Preliminary data, the site is located in the floodplain and as a condition of receiving program funding; the NJDCA requires that all participants in these programs whose property is in the 100-year floodplain carry flood insurance for the economic life of the project. Therefore, the requirements of the RREM Program will help mitigate the potential flood hazard threat to the property.

Step FOUR: Evaluating Alternatives

Alternatives evaluated include relocating the project outside the 100-year floodplain and the No Action Alternative. Relocating the proposed project is not financially feasible, as the unit being repaired is owned and occupied by the applicant. Given that the applicant currently lives and works in the area, relocation would likely have a negative impact on the applicant's employment and further hinder their ability to recover from the storm; this alternative was eliminated as an alternative. The No Action Alternative would not result in the program's goal of assisting individual homeowners in their efforts to repair storm damage and restoring safe and affordable housing in the storm impacted areas. Additionally, the applicant would not receive the assistance needed to make necessary repairs and may even become displaced if the residential unit remains unrepaired. Therefore, the No Action alternative was also eliminated as an alternative.

Step FIVE: Implement the Action

DCA has determined that the proposed activity will have no direct or indirect impacts to the Floodplain and has evaluated and eliminated all project alternatives in favor of proceeding with the proposed activity. Step 5 is project implementation and is an ongoing process whereby proposed 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 activity.

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