

Introduction:

This analysis describes the decision-making process performed for the Big Top Arcade project (SBL38623) to comply with Executive Order 11988, Floodplain Management as required by HUD Regulations at 24 CFR Part 55.

The project involved the clean out and gutting of a two story 80-foot by 80-foot concrete commercial building on the boardwalk at 1020 Boardwalk, Seaside Heights, Ocean County, NJ. Building components (internal and external) were removed down to the poured concrete and block superstructure. An extensive mold remediation was completed throughout the entire building. New construction included: electrical system including new transformer, complete plumbing system, HVAC, and six 10x20 steel commercial security rollup doors with electric motors and man doors. All concrete cracks and fissures were repaired, new tile and carpet flooring was installed, the building interior and exterior was painted, and new interior and exterior signage and props were installed. A new 6,400-square foot roof system was also installed.

The applicant has applied under the Stronger NJ Business Loan Program, through the New Jersey Department of Community Affairs (DCA), for a partial reimbursement small business loan. The loan program aims to help small businesses that sustained a minimum of \$5,000 in damage from Superstorm Sandy. The subject business sustained severe damage from Sandy and has completed total reconstruction, restocking and related business needs at a total cost of approximately \$1.79 million.

Analysis:

The HUD floodplain management decision making process at 24 CFR Part 55.20 contains eight steps, including public notice and an examination of practicable alternatives.

Step 1: Determine whether the action is located in a 100-year floodplain (or a 500-year floodplain for critical actions).

The project site is partially located in a designated Special Flood Hazard Area “VE” Zone (coastal flood zone with velocity hazard, base flood elevation determined) floodplain as indicated on the preliminary Flood Insurance Rate Map (FIRM) Panel 329 of 660, Map Number 34029C0329G revised March 28, 2014 (see Exhibit 1). Areas designated as a Special Flood Hazard Area are those subject to inundation by the 1% annual chance flood (e.g., a 100-year flood), also known as the base flood.

Under HUD regulations, this project is considered a substantial improvement involving new construction, and therefore is not exempt from the requirements of 24 CFR 55.20 (24 CFR 55.12). An evaluation of direct and indirect impacts associated with construction, occupancy, and modification of the floodplain is required.

Step 2: Notify the public for early review of the proposal and involve the affected and interested public in the decision making process.

An early public notice of activity within the 100-year floodplain was published by DCA on June 26, 2014.

The notice was published in the Asbury Park Press and Reporte Hispano newspapers. Both English and Spanish versions were also posted on DCA's website at <http://www.state.nj.us/dca/divisions/sandyrecovery/review/> (see Exhibit 2).

The notice requested comments from the public concerning floodplain and natural resource impacts of the subject action. The notice also indicated that the New Jersey Department of Environmental Protection (NJ DEP), on behalf of the DCA, would evaluate potential direct and indirect impacts associated with floodplain development and, where practicable, would design or modify actions to minimize potential adverse impacts to lives, property, and natural values within the floodplain. The required 15 calendar day were allowed for public comments and comments were accepted either electronically (<http://www.nj.gov/dca/divisions/sandyrecovery/review/>) or via written correspondence.

No individual or agency comments were received from the early notice concerning the subject action (see Exhibit 2).

Step 3: Identify and evaluate practicable alternatives.

Several alternatives to the reconstruction of the project within the 100-year floodplain were considered:

Alternative 1: Relocate the Proposed Action Outside of the 100-year floodplain

a. Avoid floodplain impacts by relocating the project to another undeveloped available parcel:

Due to its geography and physical shape as part of a barrier island, much of Seaside Heights Borough is considered to be within the 100-year floodplain. A GIS analysis using the latest FEMA Preliminary FIRM mapping and Ocean County parcel data (see Exhibit 3) was performed to characterize land parcels and floodplain designations in Seaside Heights:

- Approximately 81% of parcels within the borough are classified as being entirely or partially within the 100 year floodplain (Zones "AE", "AO" and "VE").
- Approximately 16% of parcels within the borough are classified as being entirely or partially outside the 100-year floodplain but susceptible to the 0.2 percent annual chance flood hazard" (i.e. the 500-year flood). Most of these parcels are associated with slightly elevated land in comparison to parcels to the west, as base flood elevations in non-coastal flood zones (i.e. Zone AE) increase moving west toward Barnegat Bay. Most of these parcels are located in the area between Ocean Terrace and Ocean Boulevard, the main commercial business area of the borough.
- Approximately 3% of parcels within the borough are entirely or partially outside the 100-year floodplain (Zone "X"). These lands are generally associated with elevated highways at the Route 37/Route 35 interchange and a narrow section of land in the southern portion of the borough. Flooding risk in this narrow section of land appears to be moderated by the oceanfront boardwalk development and a slightly higher elevation than lands to the west.

As a business located on the boardwalk, there are no comparable locations outside of the floodplain as the entire Seaside Heights boardwalk is located within the 100-year coastal flood zone (see Exhibit 4). Therefore, relocating the project to another available nearby parcel would not necessarily avoid floodplain effects.

The only possible location to place a somewhat comparable commercial business outside of the floodplain in the borough would be along the narrow stretch of X-zone generally along Ocean Terrace west of the southern portion of the boardwalk. However, the subject business is specially linked and largely dependent on tourism activities associated with the boardwalk and shore culture. Even if another suitable property and willing seller could be identified in the narrow X-zone, relocation of the business would be economically burdensome and would severely hamper market and customer opportunities by removing the business from its boardwalk context. Furthermore, this area is largely already developed and relocation would therefore likely involve commercial displacements that could be detrimental to the economy recovery of Seaside Heights.

b. Relocate the project through acquisition of another existing developed site:

As noted, relocation of the business to a comparable site along the boardwalk would not avoid lands within the 100-year floodplain as the entire Seaside Heights boardwalk and associated commercial structures are within the VE flood hazard zone (see Exhibit 4).

Alternative 2: No Action or Alternative Actions that Serve the Same Purpose

A no action alternative was considered and rejected because the no action alternative would not address the economic revitalization needs of Seaside Heights. Similarly, no alternative actions that would serve the same purpose and would avoid construction within the 100-year floodplain were identified.

Superstorm Sandy had a widespread and lasting impact on New Jersey's business sector and particularly affected small businesses. The storm caused substantial damage to commercial property and caused short- and long-term business operations losses. Loans available through the Stronger NJ program are intended to assist businesses that suffered physical damage as a result of Superstorm Sandy as well as spur economic revitalization by providing funding for expansion, and business relocation into storm-impacted areas.

Statewide, tourism accounts for approximately 10% of total employment and almost 7% of the state's economic output. In Ocean County, direct tourism sales were \$4.1 million in 2013. Employment in the tourism industry (including direct and indirect/induced employment) in Ocean County was 36,870—accounting for an estimated 18.3% of total county employment. State and local tax receipts attributed to tourism were \$425 million for Ocean County in 2013, accounting for an estimated 9.2% of total state tourism income (New Jersey Division of Travel and Tourism, *The Economic Impact of Tourism in New Jersey, 2013*, Prepared by Tourism Economics, Inc).

In Seaside Heights, approximately 60% of employment in the borough is comprised of jobs in three tourism-related industry sectors—the Arts, Entertainment & Recreation sector; the Accommodations and Food Services sector; and the Retail Sales sector. (U.S. Census Bureau, OnTheMap Application and Longitudinal Employer-Household Dynamics, *Work Area Profile Analysis, Q2-2011 data*).

Seaside Heights was severely damaged by the storm; approximately 60% of residences and over 200 businesses were directly impacted. The boardwalk was destroyed and after rebuilding, a portion was destroyed during a September 2013 fire. Due to its reliance on the tourism industry, small business economic recovery is vital to the community's revitalization.

Step 4: Identify Potential Direct and Indirect Impacts of Associated with Floodplain Development.

While the reconstruction of the arcade occurred within the 100-year floodplain, no changes to the footprint of the building were made and therefore the project resulted in no net change in floodplain development.

Seaside Heights Borough is a participating member of the National Flood Insurance Program and the project must be covered by flood insurance. Section 102(a) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4106), also requires that recipients of financial assistance maintain flood insurance. The rule for loans included in Section 102 applies to deferred payment loans; i.e. flood insurance is to be maintained for the full term of the loan. The applicant has retained required flood insurance (see Exhibit 5).

Overall, construction and operation of the project did not result in significant adverse impacts to flood levels, flood risk, or the flow of flood waters on the project site or surrounding areas. Therefore, the project is compliant with the National Flood Insurance Act of 1968 (44 CFR § 59) and Executive Order 11988 on Floodplain Management (42 FR 26951).

Step 5: Where practicable, design or modify the proposed action to minimize the potential adverse impacts to lives, property, and natural values within the floodplain and to restore, and preserve the values of the floodplain.

As noted in Step 4, no net-change in floodplain development occurred in comparison with pre-Superstorm Sandy conditions. Flood insurance has been acquired and will be maintained in order to mitigate possible future flood damage.

Step 6: Reevaluate the Alternatives.

The action is viewed as the most practicable alternative by avoiding adverse impacts to the floodplain in the local vicinity while helping to meet individual business needs and associated community economic revitalization objectives. Relocation of the project to another comparable site on the boardwalk within Seaside Heights would not avoid or further minimize impacts to the floodplain. The project would minimize potential hazards to human safety, health, and welfare.

The no action alternative also remains impracticable because it will not satisfy the need for post-Sandy economic revitalization within this substantially impacted community.

Step 7: Determination of No Practicable Alternative

It is our determination that there is no practicable alternative to locating the project in the flood zone. This is due to: 1) the need to revitalize the individual business and community tourism economies of Seaside Heights; 2) the lack of alternative locations outside of the 100-year floodplain related to the

physical geography of this barrier island community; 3) the desire to not further displace other businesses; and 4) the ability to minimize impacts on human health, public property, and floodplain values through no net-change in pre-Sandy floodplain development.

A final public notice will be published in accordance with HUD requirements. The final notice will detail the reasons why the project must be located in the floodplain, a list of alternatives considered, and measures taken to minimize adverse impacts and preserve natural and beneficial floodplain values.

Step 8: Implement the Proposed Action

Implementation of the action may require additional local and state permits, which could place additional mitigation requirements on the project.

Exhibit 1: Floodplain Map

NJDEP HUD Environmental Review Tool

New Jersey Dept of Environmental Protection - HUD Environmental Review Tool
Floodplain Management - FEMA Preliminary FIRM

Application ID#: SBL38623
PAMS PIN: 1527_60_1
Address: 1020 Boardwalk
Municipality: Seaside Heights Boro



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Preliminary FIRM Zones

- Proposed Action Site
- V

1:2,400
1 inch = 200 feet
0 100 200 400 Feet

F

Exhibit 2: Early Notice and Public Review

**Early Notice and Public Review of an
Activity in a 100-Year Floodplain
Ocean County**

June 26, 2014

To: All Interested Agencies, Groups & Individuals

This is to give notice that the New Jersey Department of Environmental Protection (NJDEP) on behalf of the Responsible Entity, the New Jersey Department of Community Affairs (NJDECA), has determined that the following proposed action under the Stronger NJ Business Loan (SBL) program, which provides loans to small businesses and nonprofits that were impacted by Superstorm Sandy, is located in the 100-year floodplain, and NJDEP will be identifying and evaluating practicable alternatives to locating the actions in the floodplain and the potential impacts on the floodplain from the proposed action, as required by Executive Order 11988, in accordance with HUD regulations at 24 CFR 55.20 Subpart C Procedures for Making Determinations on Floodplain Management and Protection of Wetlands.

Proposed action:

SBL38623: this project is located at 1020 Boardwalk in the Borough of Seaside Heights, Ocean County. The work has been completed and consisted of the clean out and gutting of a two story 80-foot by 80-foot concrete commercial building. Interior and exterior components of the structure were razed down to the poured concrete and block superstructure. An extensive mold remediation was completed throughout the entire building. All new construction was completed in the following areas: total new electrical system including new transformer, complete new plumbing system, HVAC, six new 10-foot by 20-foot steel commercial security rollup doors with electric motors and man doors. All concrete cracks and fissures were repaired; all new tile and carpet flooring was installed, interior and exterior paint was completed, and extensive interior and exterior signage and props were installed. A new 6400-square foot roof system was installed.

The project is located within Special Flood Hazard Area Zones "VE (EL 12)" and "X," as shown on Federal Emergency Management Agency (FEMA) Preliminary Flood Insurance Rate Map (FIRM) Panel 329 of 660, Map Number 34025C0329G, revised March 28, 2014.

There are three primary purposes for this notice. First, people who may be affected by activities in floodplains 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 education tool. Commenters are encouraged to offer alternative methods to serve the same project purpose, and methods to minimize and mitigate impacts. The dissemination of information and request for

public comment about floodplains can facilitate and enhance Federal efforts to reduce the risks 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 floodplains, it must inform those who may be put at greater or continued risk.

Written comments must be received by NJDCA on or before July 12, 2014. NJDCA encourages electronic submittal of comments at <http://www.nj.gov/dca/divisions/sandyrecovery/review/>. In the alternative, comments may be submitted on paper to: Stacy Bonnaffons, Assistant Commissioner, Sandy Recovery Division, New Jersey Department of Community Affairs, 101 South Broad Street, PO Box 800, Trenton, NJ 08625-0800 by July 12, 2014 . The Notice can be viewed at NJDCA during the hours of 9:00 AM to 5:00 PM. Further information can be found on the Department's web site at <http://www.nj.gov/dca/divisions/sandyrecovery/review/>.

Bob Martin, Commissioner, NJDEP

**AVISO ANTICIPADO Y EXPLICACIÓN PÚBLICA DE LA PROPUESTA DE
ACTIVIDAD EN UNA PLANICIE ALUVIAL DE 100 AÑOS
Condado de Ocean**

26 de junio de 2014

A todas las Agencias, Grupos y Personas Interesadas

Esto es para dar aviso de que el Departamento de Protección Ambiental de Nueva Jersey (NJDEP) en nombre de la entidad responsable, el Departamento de Asuntos Comunitarios de Nueva Jersey (NJDC), ha determinado que la siguiente acción propuesta en el marco del Programa de Préstamos para Negocios Nueva Jersey Más Fuerte (SBL), que provee préstamos a pequeños negocios y organizaciones sin fines de lucro que fueron afectadas por la supertormenta Sandy, se encuentra en una planicie aluvial de 100 años, y NJDEP identificará y evaluará alternativas viables a la localización de las acciones en la planicie aluvial y los posibles efectos sobre la planicie aluvial de la acción propuesta, como es requerido por la Orden Ejecutiva 11988, de acuerdo con las regulaciones de HUD, 24 CFR 55.20 Subparte C Procedimientos para hacer determinaciones sobre Gestión de Planicies Aluviales y Protección de Humedales.

Acción Propuesta

SBL38623: Este proyecto está ubicado en el 1020 Boardwalk en la localidad de Seaside Heights, en el Condado de Ocean. El trabajo se ha finalizado y consistió en la demolición interna y limpieza de un edificio comercial de dos pisos de 80 pies cuadrados por 80 pies cuadrados. Los componentes internos y exteriores de la estructura fueron demolidos hasta la base de hormigón y concreto de la estructura. Una extensa eliminación de moho se completó a lo largo y ancho de todo el edificio. Nuevas construcciones se efectuaron en las siguientes áreas: un sistema de electricidad completamente nuevo que incluye los transformadores, un nuevo sistema de fontanería, HVAC, seis nuevas puertas metálicas enrollables de seguridad comercial con motores eléctricos de 10 pies cuadrados por 20 pies cuadrados; todas las grietas y fisuras en el concreto fueron reparadas; todo el piso de cerámica y alfombra fue instalado nuevo, se pintó toda la parte interior y exterior del edificio, **y se instalaron amplias señalización y accesorios interiores y exteriores**. Se instaló un nuevo techo de 6400 pies cuadrados.

Este proyecto está ubicado dentro de un Área Especial de Riesgo de Inundación “VE (EL 12)” y “X”, como se indica en el Mapa de Tasas de Seguro de Inundación Preliminar (FIRM) de la Agencia Federal de Manejo de Emergencia (FEMA), Panel 329 de 660, Mapa Número 34025C0329G, revisado el 28 de marzo del 2014.

Hay tres propósitos principales para este aviso. En primer lugar, las personas que puedan verse afectadas por las actividades en la planicie aluvial y aquellos que tienen un interés en la protección del medio ambiente se le debe dar la oportunidad de expresar sus inquietudes y proporcionarles información sobre estas áreas. En segundo lugar, un adecuado programa de notificación pública puede ser una herramienta importante de educación pública. Se insta a proporcionar comentarios que ofrezcan métodos alternativos para servir el mismo propósito del proyecto, y métodos para minimizar y mitigar los impactos. La difusión de información y solicitud de

comentarios públicos sobre las planicies aluviales puede facilitar y mejorar los esfuerzos federales para reducir los riesgos asociados con la ocupación y modificación de estas áreas especiales. En tercer lugar, como una cuestión de justicia, cuando el gobierno federal determina que participará en las acciones que se realizarán en lugares dentro de planicies aluviales, se debe informar a quienes puedan quedar expuestos a un riesgo mayor o continuó.

Los comentarios por escrito deben ser recibidos por NJDCA en o antes del 12 de julio de 2014. NJDCA insta a presentar los comentarios de manera electrónica en <http://www.nj.gov/dca/divisions/sandyrecovery/review/>. En la otra alternativa, los comentarios podrán ser presentados en papel a: Stacy Bonnaffons, Comisionada Adjunta de la División de Recuperación de Sandy, Departamento de Asuntos Comunitarios de Nueva Jersey, 101 South Broad Street, P.O. Box 800, Trenton, NJ 08.625-0800 antes del 12 de julio del 2014. Este aviso puede verse en la sede de NJDCA durante las horario de 9:00 AM a 5:00 PM. Más información puede encontrarse en el sitio web del Departamento en <http://www.nj.gov/dca/divisions/sandyrecovery/review/>.

Bob Martin, Comisionado del NJDEP

Affidavit of Publication

Publisher's Fee \$94.50 Affidavit \$35.00

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Monmouth/Ocean Counties

Personally appeared Art McGinnis

Of the **Asbury Park Press**, a newspaper printed in Freehold, New Jersey and published in Neptune, in said County and State, and of general circulation in said county, who being duly sworn, depose and saith that the advertisement of which the annexed is a true copy, has been published in the said newspaper 1 times, once in each issue as follows:

6/26/14

A.D. 2014

Kathleen A. Gibson

Sworn and subscribed before me, this
26 day of June, 2014

Notary Public of New Jersey

OCEAN COUNTY

Early Notice and Public Review of an Activity in a 100-Year Floodplain Ocean County

June 26, 2014

To: All Interested Agencies, Groups & Individuals

Kathleen A. Gibson
Notary Public State of New Jersey
My Commission Expires Dec. 18, 2014

This is to give notice that the New Jersey Department of Environmental Protection (NJDEP) on behalf of the Responsible Entity, the New Jersey Department of Community Affairs (NJDCOA), has determined that the following proposed action under the Stronger NJ Business Loan (SBL) program, which provides loans to small businesses and nonprofits that were impacted by Superstorm Sandy, is located in the 100-year floodplain, and NJDEP will be identifying and evaluating practicable alternatives to locating the actions in the floodplain and the potential impacts on the floodplain from the proposed action, as required by Executive Order 11988, in accordance with HUD regulations at 24 CFR 55.20 Subpart C Procedures for Making Determinations on Floodplain Management and Protection of Wetlands.

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portant public education tool. Commenters are encouraged to offer alternative methods to serve the same project purpose, and methods to minimize and mitigate impacts. The dissemination of information and request for public comment about floodplains can facilitate and enhance Federal efforts to reduce the risks 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 floodplains, it must inform those who may be put at greater or continued risk.

Written comments must be received by NJDCA on or before July 12, 2014. NJDCA encourages electronic submittal of comments at

<http://www.nj.gov/dca/divisions/sandyrecovery/review/>. In the alternative, comments may be submitted on paper to: Stacy Bonnaffons, Assistant Commissioner, Sandy Recovery Division, New Jersey Department of Community Affairs, 101 South Broad Street, PO Box 800, Trenton, NJ 08625-0800 by July 12, 2014. The Notice can be viewed at NJDCA during the hours of 9:00 AM to 5:00 PM. Further information can be found on the Department's web site at <http://www.nj.gov/dca/divisions/sandyrecovery/review/>.

Bob Martin, Commissioner, NJDEP
(994.50) 096840

AVISO ANTICIPADO Y EXPLICACIÓN PÚBLICA DE LA PROPUESTA DE ACTIVIDAD EN UNA PLANICIE ALUVIAL DE 100 AÑOS

Condado de Ocean

26 de junio de 2014

A todas las Agencias, Grupos y Personas Interesadas

Esto es para dar aviso de que el Departamento de Protección Ambiental de Nueva Jersey (NJDEP) en nombre de la entidad responsable, el Departamento de Asuntos Comunitarios de Nueva Jersey (NJDCA), ha determinado que la siguiente acción propuesta en el marco del Programa de Préstamos para Negocios Nueva Jersey Más Fuerte (SBL), que provee préstamos a pequeños negocios y organizaciones sin fines de lucro que fueron afectadas por la super tormenta Sandy, se encuentra en una planicie aluvial de 100 años, y NJDEP identificará y evaluará alternativas viables a la localización de las acciones en la planicie aluvial y los posibles efectos sobre la planicie aluvial de la acción propuesta, como es requerido por la Orden Ejecutiva 11988, de acuerdo con las regulaciones de HUD, 24 CFR 55.20 Subparte C Procedimientos para hacer determinaciones sobre Gestión de Planicies Aluviales y Protección de Humedales.

Acción Propuesta

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Hay tres propósitos principales para este aviso. En primer lugar, las personas que puedan verse afectadas por las actividades en la planicie aluvial y aquellos que tienen un interés en la protección del medio ambiente se le debe dar la oportunidad de expresar sus inquietudes y proporcionarles información sobre estas áreas. En segundo lugar, un adecuado programa de notificación pública puede ser una herramienta importante de educación pública. Se insta a proporcionar comentarios que ofrezcan métodos alternativos para servir el mismo propósito del proyecto, y métodos para minimizar y mitigar los impactos. La difusión de información y solicitud de comentarios públicos sobre las planicies aluviales puede facilitar y mejorar los esfuerzos federales para reducir los riesgos asociados con la ocupación y modificación de estas áreas especiales. En tercer lugar, como una cuestión de justicia, cuando el gobierno federal determina que participará en las acciones que se realizarán en lugares dentro de planicies aluviales, se debe informar a quienes puedan quedar expuestos a un riesgo mayor o continuó.

Los comentarios por escrito deben ser recibidos por NJDCA en o antes del 12 de julio de 2014. NJDCA insta a presentar los comentarios de manera electrónica en <http://www.nj.gov/dca/divisions/sandyrecovery/review/>. En la otra alternativa, los comentarios podrán ser presentados en papel a: Stacy Bonnaffons, Comisionada Adjunta de la División de Recuperación de Sandy, Departamento de Asuntos Comunitarios de Nueva Jersey, 101 South Broad Street, P.O. Box 800, Trenton, NJ 08.625-0800 antes del 12 de julio del 2014. Este aviso puede verse en la sede de NJDCA durante las horario de 9:00 AM a 5:00 PM. Más información puede encontrarse en el sitio web del Departamento en <http://www.nj.gov/dca/divisions/sandyrecovery/review/>.

Bob Martin, Comisionado del NJDEP

AVISO ANTICIPADO Y EXPLICACIÓN PÚBLICA DE LA PROPUESTA DE ACTIVIDAD EN UNA PLANICIE ALUVIAL DE 100 AÑOS

Condado de Atlantic

26 de junio de 2014

A todas las Agencias, Grupos y Personas Interesadas

Esto es para dar aviso de que el Departamento de Protección Ambiental de Nueva Jersey (NJDEP) en nombre de la entidad responsable, el Departamento de Asuntos Comunitarios de Nueva Jersey (NJDCA), ha determinado que la siguiente acción propuesta en el marco del Programa de Revitalización de Comunidades y Vecindarios (NCR), que provee fondo para proyectos que contribuyan a la revitalización económica en Nueva Jersey, se encuentra en una planicie aluvial de 100 años. NJDEP identificará y evaluará alternativas viables a la localización de las acciones en la planicie aluvial y los posibles efectos sobre la planicie aluvial de la acción propuesta, como es requerido por la Orden Ejecutiva 11988, de acuerdo con las regulaciones de HUD, 24 CFR 55.20 Subparte C Procedimientos para hacer determinaciones sobre Gestión de Planicies Aluviales y Protección de Humedales.

Acción Propuesta

NCR39448: El proyecto propuesto va desde la Douglas Avenue a la Essex Avenue (lado norte); de la Essex Avenue a la Exeter Avenue (lado norte); de Benson Avenue a Decatur Avenue (lado norte); y desde Adams Avenue a Jefferson Avenue (lado norte) en City of Margate en el condado de Atlantic. El proyecto propuesto incluye reemplazar aceras y calzadas con adoquines de ladrillo decorativo y la instalación de alumbrado público, jardinería y mobiliario urbano. Las farolas, cada una consiste en una lámpara en la que cuelga una cesta para flores, proporcionarán iluminación para los peatones. Árboles con alcorques se instalarán a lo largo de la línea de bordillo de las calles. La base de los adoquines de la acera será de hormigón para evitar que se levanten debido a las condiciones climáticas extremas. Las rampas para discapacitados en las esquinas de Ventnor Avenue serán revisadas para asegurar que cumplan con los requerimientos de ADA y reemplazadas si es necesario. El proyecto está totalmente dentro de un Área Especial de Riesgo de Inundación "AE (EL 9)", y "AE (EL 11)" Zona de Inundación, como se indica en el Mapa de Tasas de Seguro de Inundación (FIRM) de la Agencia Federal de Manejo de Emergencia (FEMA), Panel 453 de 457, Mapa Número 34001C0453F y Panel 434 de 457, Mapa Número 34001C0434F, ambos revisados el 30 de mayo del 2014.

Hay tres propósitos principales para este aviso. En primer lugar, las personas que puedan verse afectadas por las actividades en la planicie aluvial y aquellos que tienen un interés en la protección del medio ambiente se le debe dar la oportunidad de expresar sus inquietudes y proporcionarles información sobre estas áreas. En segundo lugar, un adecuado programa de notificación pública puede ser una herramienta importante de educación pública. Se insta a proporcionar comentarios que ofrezcan métodos alternativos para servir el mismo propósito del proyecto, y métodos para minimizar y mitigar los impactos. La difusión de información y solicitud de comentarios públicos sobre las planicies aluviales puede facilitar y mejorar los esfuerzos federales para reducir los riesgos asociados con la ocupación y modificación de estas áreas especiales. En tercer lugar, como una cuestión de justicia, cuando el gobierno federal determina que participará en las acciones que se realizarán en lugares dentro de planicies aluviales, se debe informar a quienes puedan quedar expuestos a un riesgo mayor o continuó.

Los comentarios por escrito deben ser recibidos por NJDCA en o antes del 12 de julio de 2014. NJDCA insta a presentar los comentarios de manera electrónica en <http://www.nj.gov/dca/divisions/sandyrecovery/review/>. En la otra alternativa, los comentarios podrán ser presentados en papel a: Stacy Bonnaffons, Comisionada Adjunta de la División de Recuperación de Sandy, Departamento de Asuntos Comunitarios de Nueva Jersey, 101 South Broad Street, P.O. Box 800, Trenton, NJ 08.625-0800 antes del 12 de julio del 2014. Este aviso puede verse en la sede de NJDCA durante las horario de 9:00 AM a 5:00 PM. Más información puede encontrarse en el sitio web del Departamento en <http://www.nj.gov/dca/divisions/sandyrecovery/review/>.

Bob Martin, Comisionado del NJDEP

June 26, 2014

This letter is our sworn affidavit that advertisements ordered by Kristen Maines (Environmental Planner/Project Manager; Gannett Fleming, Inc) for the following public announcements:

SBL 38623

was published in Spanish in the June 26/14 edition of Reporte Hispano, New Jersey's only Hispanic newspaper with statewide coverage.

Sincerely,



Cara Marcano
Reporte Hispano

609 933 1400

Craig Shirk

From: Russell, Deonna
Sent: Monday, July 14, 2014 3:04 PM
To: Jerri Weigand; Ryan, Lisa; Mesuda, Stacie; 'egold@njeda.com'
Cc: 'christine.hartmann@icfi.com'; 'Chantel.Key@icfi.com'; McAlear, Joseph (Joseph.McAlear@icfi.com); Theresa Albanese (talbanese@gfnet.com) (talbanese@gfnet.com); Smith, Lawrence (lismith@Dewberry.com)
Subject: RE: Public Comment Period closings

Good afternoon Jerri,

Stacy has not be in receipt of any public comments regarding the floodplain notices specified below. Thank you.

You are most welcome. Do have a great remainder of your day.

Best regards,
Deonna

Deonna Russell
Administrative Assistant to the Assistant Commissioner, Stacy Bonnaffons, Sandy Recovery
NJ Department of Community Affairs
PO Box 823
101 South Broad Street
Trenton, NJ 08625
Office #: 609-633-7308
Fax #: 609-984-6696
Email: deonna.russell@dca.state.nj.us

From: Jerri Weigand [<mailto:Jerri.Weigand@dep.nj.gov>]
Sent: Monday, July 14, 2014 3:01 PM
To: Ryan, Lisa; Russell, Deonna; Mesuda, Stacie; 'egold@njeda.com'
Cc: 'christine.hartmann@icfi.com'; 'Chantel.Key@icfi.com'; McAlear, Joseph (Joseph.McAlear@icfi.com); Theresa Albanese (talbanese@gfnet.com) (talbanese@gfnet.com); Smith, Lawrence (lismith@Dewberry.com)
Subject: Public Comment Period closings

Ladies,

The public comment periods for early floodplain notices and one final notice period closed Friday 7/11 for the below projects (7 total). Please confirm that no public comments were received for any of these. Erin, you would only have comments on the final notice.

Thanks in advance for your reply.

Monmouth Early Notice
NCR 39451
NCR39452
NCR38953

Ocean Early Notice
SBL38623

Atlantic Early Notice
NCR39448

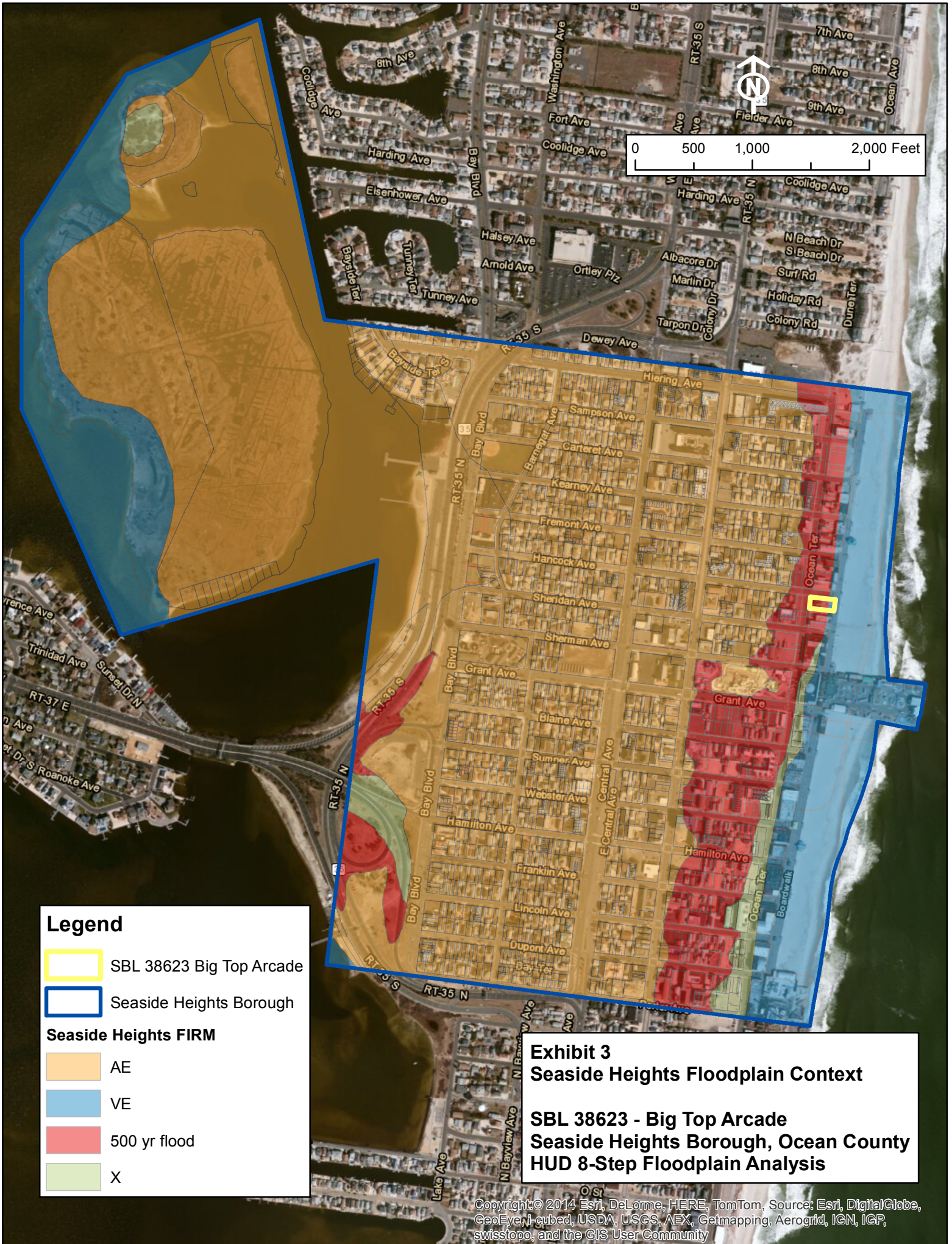
Early Notice for Jackabob's (TO 1027)
SBL39373

Final Notice for
NCR38958 Sea Isle

Jerri Weigand

Jerri.Weigand@dep.state.nj.us
609-633-1498
Sandy Recovery Environmental Review Program
401 East State Street, 7th Floor
PO Box 402
Trenton, New Jersey 08625

Exhibit 3: Seaside Heights Floodplain Context



Legend

- SBL 38623 Big Top Arcade
- Seaside Heights Borough

Seaside Heights FIRM

- AE
- VE
- 500 yr flood
- X

Exhibit 3
Seaside Heights Floodplain Context
SBL 38623 - Big Top Arcade
Seaside Heights Borough, Ocean County
HUD 8-Step Floodplain Analysis

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Exhibit 4: Seaside Heights - Boardwalk Floodplain Context



Exhibit 4
Seaside Heights - Boardwalk Floodplain Context

SBL 38623 - Big Top Arcade
Seaside Heights Borough, Ocean County
HUD 8-Step Floodplain Analysis

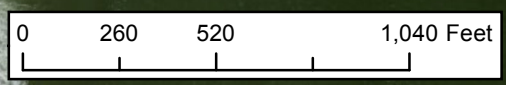


Legend

-  SBL 38623 Big Top Arcade
-  Seaside Heights Borough

Seaside Heights FIRM

-  AE
-  VE
-  500 yr flood
-  X



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Exhibit 5: Floodplain Insurance Certificate



GLOBAL INDEMNITY INSURANCE AGENCY INC
20 HIGHLAND AVE
METUCHEN, NJ 08840-1949

NFIP Policy Number: FLD1005005
Company Policy Number: FLD1005005
Agent: GLOBAL INDEMNITY INSURANCE AGENCY INC



Policy Term: 01/10/2014 12:01 AM through 01/10/2015 12:01 AM
Renewal Billing Payor: INSURED

To report a claim, call: (877) 348-0552
Agency Phone: (732) 632-2790

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS
STANDARD POLICY - GENERAL PROPERTY FORM

DELIVERY ADDRESS

*****SINGLP
002343 0.5530 SP 00.500 8 1 100
PATRICIA HERSHEY
C/O BIG TOP ARCADE
1020 BOARDWALK
SEASIDE HEIGHTS NJ 08751

INSURED NAME(S) AND MAILING ADDRESS

PATRICIA HERSHEY
C/O BIG TOP ARCADE
1020 BOARDWALK
SEASIDE HEIGHTS, NJ 08751



COMPANY MAILING ADDRESS

Selective Insurance Company of New England
40 WANTAGE AVENUE
BRANCHVILLE, NJ 07890

PROPERTY LOCATION

1020 BOARDWALK
SEASIDE HEIGHTS, NJ 08751-2124

DESCRIPTION: NON-RESIDENTIAL

RATING INFORMATION

BUILDING OCCUPANCY: NON-RESIDENTIAL
CONDOMINIUM INDICATOR: NOT A CONDO
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
ADDITIONS/EXTENSIONS: N/A
BUILDING TYPE: THREE OR MORE FLOORS
ELEVATED BUILDING TYPE: ELEVATED
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: UNFINISHED ENCLOSURE WITHOUT PROPER OPENINGS

DATE OF CONSTRUCTION: 10/01/1982
COMMUNITY NUMBER: 340389 0329 F REGULAR PROGRAM
COMMUNITY NAME: SEASIDE HEIGHTS, BOROUGH OF
CURRENT FLOOD ZONE: AE
GRANDFATHERED: NO
FLOOD RISK/RATED ZONE: AE
ELEVATION DIFFERENCE: -2
REPLACEMENT COST: N/A

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: OCEAN FIRST BANK, ISAOA/ATIMA
ATTN: WILLIAM RUKERT III 975 HOOPER AVENUE TOMS RIVER, NJ 08754-2009

LOAN NUMBER: N/A

SECOND MORTGAGEE: WELLS FARGO BANK N.A. ISAOA
BUSINESS REAL ESTATE FINANCE 3033 ELDER STREET BOISE, ID 83705

LOAN NUMBER: N/A

ADDITIONAL INTEREST:

LOAN NUMBER: N/A

DISASTER AGENCY:

CASE FILE NUMBER: N/A
DISASTER AGENCY:

PREMIUM CALCULATION —

| | COVERAGE | DEDUCTIBLE | BASIC COVERAGE | BASIC RATE | ADD'L COVERAGE | ADD'L RATE | DED. DISCOUNT/SURCHARGE | PREMIUM |
|----------|-----------|------------|----------------|------------|----------------|------------|-------------------------|------------|
| BUILDING | \$500,000 | \$1,000 | \$175,000 | 0.86 | \$325,000 | 0.08 | \$0.00 | \$1,765.00 |
| CONTENTS | \$500,000 | \$1,000 | \$150,000 | 0.22 | \$350,000 | 0.12 | \$0.00 | \$750.00 |

Coverage limitations may apply. See your policy form for details.

| Submit for Rate | |
|-------------------------------|---------------|
| ANNUAL SUBTOTAL: | \$2,515.00 |
| INCREASED COST OF COMPLIANCE: | \$6.00 |
| COMMUNITY RATING DISCOUNT: | 0% \$0.00 |
| RESERVE FUND ASSESSMENT: | 5.0% \$126.00 |
| PROBATION SURCHARGE: | \$0.00 |
| ANNUAL PREMIUM: | \$2,647.00 |
| FEDERAL POLICY SERVICE FEE: | \$44.00 |
| TOTAL: | \$2,691.00 |

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza

Michael H. Lanza / Secretary

Gregory E. Murphy

Gregory E. Murphy / Chairman

**Zero Balance Due
This Is Not A Bill**

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by Selective Insurance Company of New England



File: 6089720

Page 1 of 2



DocID: 31585617

Printed 02/20/2014