# **Environmental Review for Activity/Project that is Categorically Excluded Subject to Section 58.5**

Pursuant to 24 CFR 58.35(a)

Responsible Entity: New Jersey Depar	rtment of Community Affairs, Richard C	onstable III, Commissioner
Applicant Name: David (First) Ciccozz	<u>zi</u> (Last)	
-or- 29 Beach Road, LLC	(Business/Corporate Name)	
Project Location: 29 Beach Road (Stree	et Address)	
Monmouth Beach Boro (Municipality)	Monmouth (County) New Jersey (State	·)
<u>26</u> (Block) <u>33</u> (Lot)		
FINDING:		
require any mitigation for compliance Funds may be committed and drawn of	with any listed statutes or authorities, in down after certification of this part for	
authorities listed at Section 58.5 requ	uires formal consultation or mitigation obtain "Authority to Use Grant Funds"	pt status because one or more statutes or Complete consultation/mitigation protocol " (HUD 7015.16) per Section 58.70 and 58.71
	ally excluded OR, if originally catego to Part 58 Subpart E due to extraordina	orically excluded, is now subject to a ful ry circumstances (Section 58.35(c)).
CERTIFICATIONS:		
Sara Lasher, URS Preparer Name and Agency	Jara Lasker Preparer Signature	September 8, 2014 Preparer Completion Date
RE Certifying Officer Name	RE Certifying Officer Signature	RE CO Signature Date

## **Funding Information:**

Grant Number	HUD Program	Funding Amount
B-13-DS-34-0001	Stronger NJ Business Loan	\$253,557

#### **Estimated Total HUD Funded Amount:**

The estimated total HUD funded amount is \$253,557.

Estimated Total Project Cost [24 CFR 58.32(d)]: (HUD and non-HUD funds)

The estimated total cost of the project is \$342,051.10. \$163,547 was funded through a construction loan. \$90,010 was funded through a working capital loan. An additional \$88,494.10 has been funded through private means. There will be no additional funding sources as the project is already complete.

## **Statement of Purpose and Need for the Proposal** [40 CFR 1508.9(b)]:

The purpose of the Stronger New Jersey Business Loan Program is to help small businesses and non-profits that have been damaged by Superstorm Sandy. Eligible costs for reimbursement under this program may include: working capital (operating expenses), inventory, equipment, machinery, furnishings, and prospective construction.

The project will assist 29 Beach Road, LLC to financially recover from repairing the building. Repairing this building aided in the restoration of four local businesses and allowed them to continue providing services to the local community. The restoration of this building also allowed the businesses occupying the second floor to return their office operations to this area, and stabilize employment opportunities for local residents. Implementation of the project will ensure financial viability of this small business and aid in restoring the community to pre-storm status.

**Description of the Project** [24 CFR 50.12 & 58.32, 40 CFR 1508.25]: (Include all contemplated actions that are logically either geographically or functionally a composite part of the project, regardless of the source of funding. As appropriate, attach maps, site plans, renderings, photographs, budgets, and other descriptive information.)

<u>Project Type:</u> Reimbursement for repairs to an existing 2-story commercial structure

Project Description: The project includes reimbursement for repairs and renovations to an existing 2-story office and retail building. The property contains the building and an asphalt parking lot. The property is approximately 0.515 acres and is situated at the corner of Beach Road and Borden Road in Monmouth Beach Borough in Monmouth County, New Jersey. The building has 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. Additionally, some landscaping work was completed including replacing bushes, flowers, and landscape pavers. 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 roof of the building is slightly pitched and is covered with a rubber membrane with the exception of an area on the western end building which is covered by a

shingle roof. The building does not have a basement. The building is tied in to municipal utilities including water, sewer, electric and natural gas.

Repairs to first floor of the building included demolition down to the concrete wallsand installation of all new plumbing, electric, heating, air conditioning, doors, windows, sheetrock, insulation, ceiling tiles, floors and lighting fixtures. At a minimum the building was brought up to current building codes. The second floor repairs consisted primarily of roof repair, heating and air conditioning, painting, and installing new carpet, tile, doors and windows.

# **STATUTORY CHECKLIST** [24 CFR 50.4, 24 CFR 58.5]

#### DIRECTIONS - For each authority, check either Box "A" or "B" under "Status."

"A box" The project is in compliance, either because: (1) the nature of the project does not implicate the authority under consideration, or (2) supporting information documents that project compliance has been achieved. In either case, information must be provided as to WHY the authority is not implicated, or HOW compliance is met; OR "B box" The project requires an additional compliance step or action, including, but not limited to, consultation with or approval from an oversight agency, performance of a study or analysis, completion of remediation or mitigation measure, or obtaining of license or permit.

**IMPORTANT:** Compliance documentation consists of verifiable source documents and/or relevant base data. Appropriate documentation must be provided for each law or authority. Documents may be incorporated by reference into the ERR provided that each source document is identified and available for inspection by interested parties. Proprietary material and studies that are not otherwise generally available for public review shall be included in the ERR. Refer to HUD guidance for more information.

Statute, Authority, Executive Order,	STATUS		
Regulation, or Policy cited at 24 CFR §50.4 & 58.5	Α	В	Compliance Documentation
1. Air Quality [Clean Air Act, as amended, particularly sections 176(c) & (d), and 40 CFR 6, 51, 93]			The project is in compliance. According to the Department of Environmental Protection Division of Air Quality Memorandum dated January 23, 2014, the General Conformity Rule would apply to this project in Monmouth County since the county is in nonattainment for certain National Ambient Air Quality Standards (NAAQS). See SBL39366_AirQualityAssessmentMemo_SBL_T01037. According to the National Ambient Air Quality Standards (NAAQS), Monmouth County is designated as Nonattainment or Maintenance for 2 NAAQS Pollutants. The 2 NAAQS areas of nonattainment or maintenance areas include the 8-Hour Ozone (1997 and 2008 Standards) and Carbon Monoxide. See SBL39366_AirQuality_SBL_T01037. The New Jersey portion of the Philadelphia-Wilmington, PA-NJ-DE PM-2.5 (1997 and 2006 Standards) nonattainment area was redesignated on September 4, 2013, while the Pennsylvania and Delaware portions have not. However, the entire area is not considered in maintenance until all states in a multi-state area are redesignated. Additionally, within Monmouth County only the Borough of Freehold is designated as maintenance. The estimated air emissions for this action assume that all of the CDBG-DR funds will be used for construction activities and are, therefore, conservative in nature. The calculated air emissions may be overestimated since certain real estimate transactions are exempt from general conformity requirements. Sources: CAA 176(c) & (d); EPA's Federal General Conformity Rule (40 CFR Part 90) – Air Quality Assessment Memo;

2. Airport Hazards (Clear Zones and Accident Potential Zones) [24 CFR 51D]			Counties Designated as "Nonattainment or Maintenance" Map; New Jersey 8-hour Ozone Nonattainment Areas (1997 and 2008 Standards) Map, New York/New Jersey/Connecticut/Delaware PM-2.5 Maintenance Areas (1997 and 2006 Standards) Map; New Jersey Carbon Monoxide (CO) Maintenance Areas Map.  The project is in compliance. The restrictions on construction and major rehabilitation of structures in runway protection zones (formerly called runway clear zones) apply to civil airports (24 CFR 51.303). Civil airports are defined as commercial service airports designated in the Federal Aviation Administration's National Plan of Integrated Airport Systems (NPIAS) (24 CFR 51.301(c)). The only New Jersey airports, within the 9 counties most impacted by Superstorm Sandy, listed as commercial service airports in the current NPIAS are Newark Liberty International Airport in Essex and Union Counties and Atlantic City International Airport in Atlantic County. Runway protection zones extend up to half a mile from the ends of runways along flight paths, and become wider as distance from the runway increases. The runway protection zones associated with Newark Liberty International Airport and Atlantic City International Airport are located approximately 26 miles and 67 miles (respectively) from the proposed action site. Additionally, these runway protection zones are uninhabited and therefore, not relevant to the project.  HUD regulations also include restrictions on construction and major rehabilitation in clear zones and accident potential zones associated with runways at military airfields (24 CFR 51.303). The only military airfield in New Jersey with clear zones and accident potential zones subject to these restrictions is the Lakehurst Naval Air Station. The nearest applicable clear zones and accidental potential zones at the Lakehurst Naval Air Station are located approximately 25 miles from the proposed action site, and therefore are not relevant to the project. See  1334_26_33_AirportClearZonesMap.
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3. Coastal Zone Management [Coastal Zone Management Act sections 307(c) & (d)]		The project action is in compliance. The project site is located in the Coastal Area Facility Review Act (CAFRA) boundary; however, under Permit-by-rule (a)7, the "CAFRA exemption," states that "reconstruction of any development which was legally existing on and damaged subsequent to July 19, 1994" that does not result in the "enlargement or relocation of the footprint" or "an increase in the number of units" is exempt from Coastal Zone Management regulation. Therefore, the project, reimbursement for repairs of an existing commercial structure, is not regulated and is consistent with New Jersey's Coastal Zone Management Program. See 1334_26_33_CoastalZoneManagementActMapCAFRA.
4. Contamination and Toxic Substances [24 CFR 50.3(i) & 58.5(i)(2)]		Toxics: The project action is in compliance. The subject property may be within 3,000 feet of a Hazardous Waste cleanup site, Landfill, solid waste cleanup site or Hazardous Waste facility that handles hazardous materials or toxic substances, however, all sites that have been reviewed and determined by NJDEP to be "non-threatening" to the potential HUD project have been removed from the dataset depicted on the map. Only sites determined to be "threatening" by the NJDEP are visible on the map. See Toxic Hazardous and Radioactive Substances Map. Additionally, the subject property is NOT listed on a State or Federal Hazardous Waste sites database. Site reconnaissance of the subject property and immediately adjacent properties revealed no visible recognized environmental concerns (RECs) in the vicinity of the HUD project.  Lead Based Paint: The proposed action, reimbursement for repairs to an existing 2-story commercial structure, is exempt from all requirements of 24 CFR Part 35 due to the following exemption at 24 CFR Part 35 subpart B, Sec. 35.115(7) "A property or part of a property that is not used and will not be used for human residential habitation." Therefore, the project is exempt from Lead Based Paint Assessment.  Asbestos: The project action is in compliance. All renovation and repair work was completed under permits issued by Monmouth Beach Borough in accordance with N.J.A.C.

5. Endangered Species		5:23-8.6(a) NJ Uniform Construction Code and the Asbestos Hazard Abatement Subcode. For the structure located at 29 Beach Road, Monmouth Beach Borough, New Jersey, the building official did not issue a partial permit or require an asbestos assessment. Based upon issuance of construction permits and successfully undergoing the permit/inspection process, this commercial structure has been determined to be in compliance with the Asbestos Hazard Abatement Subcode and will not require an asbestos assessment. See New Jersey Administrative Code (NJAC) 5:23-8. Radon: The project, reimbursement for repairs of an existing commercial structure, is in compliance. According to the New Jersey Department of Environmental Protection Radon Potential, Monmouth Beach Borough in Monmouth County is located in a Tier 2 Zone, which is classified as Moderate Potential for Radon. In areas of Moderate Radon potential (Tier 2), compliance with these construction techniques is not required. See SBL39366_RadonPotentialMap_SBL_TO1037. The project action is in compliance. A desktop review of the
[Endangered Species Act of 1973, particularly section 7; 50 CFR 402]		NJDEP HUD Environmental Review Tool, Threatened and Endangered Species layer indicates that the project site is not anticipated to affect threatened and endangered species including the piping plover, red knot, and bats (See 1334_26_33_EndangeredSpeciesMap). Additionally, desktop review of the HUD Parcel-Centroids shows that there are no other federal and state listed threatened and endangered animal species associated with this project site (See SBL39366_CentroidsMap_SBL_TO1037). Therefore, no additional consultation with U.S. Fish and Wildlife Service is needed for threatened and endangered animals.  Consultation with the NJDEP Natural Heritage Program (NHP) was required for the project due to the construction intent, reimbursement for repairs of a structure on a previously disturbed parcel to include minor landscaping. A request for review was submitted to the Natural Heritage Program on August 25, 2014 (See SBL39366_NHP_Consultation_SBL_TO1037). The review indicated that no threatened or endangered plant species were located on or in the immediate vicinity of the project site. The NHP review indicates some species based patches of

		animals within the vicinity of the project site; however, the animal species that have been determined to be of concern for this program were screened using desk GIS review as described above. Based on these findings, it has been concluded that the project will have no effect on threatened and endangered species and that no further review with USFWS is required.
6. Environmental Justice [Executive Order 12898]		The action is in compliance. The area immediately surrounding the project site consists of 0-20% minority populations, and 0-10% of the population is at or below the poverty level. The population density in the immediate area is between 1,000-5,000 people / sq mi. These demographics are consistent with the surrounding community. The project involves the reimbursement for repairs of an existing commercial structure, and in accordance with the requirements of the program would not alter the existing demographics of the immediate area. The overall impacts of the project were beneficial to the local community, by restoring previously unavailable commercial services and potential employment opportunities. Additionally, the area is currently developed for commercial use and would not expose the employees to an adverse environmental impact. Overall, the environmental impacts of the proposed action would be beneficial, and significant adverse effects would not occur. See attached SBL39366_EJChecklist_SBL_TO1037; SBL39366_EJMinorityDemographicsMap_SBL_TO1037, SBL39366_EJPopDensityDemographicsMap_SBL_TO1037.
7. Explosive and Flammable Operations [24 CFR 51C]		The action is in compliance with 24 CFR Part 51 Subpart C. The subject property is already developed for commercial use. The project did not result in an increase to the existing footprint, nor did it result in an increase in the number of employees or patrons present as compared to pre-storm conditions. Thus, the project did not result in an increase in the number of persons exposed to a potential explosive or flammable hazard, as defined by HUD. Additionally, the project did not include the installation of any aboveground storage tanks (ASTs) on the subject parcel; thus it does not create a potential hazard to nearby residents and businesses.

8. Farmland Protection [Farmland Protection Policy Act of 1981, particularly sections 1504(b) & 1541; 7 CFR 658]		The action site is in compliance. The project site is not in an area of prime or unique farmlands or within a farmland of statewide importance. Additionally, assistance and actions related to the purchase, maintenance, renovation, or replacement of existing structures and sites converted prior to the time an application for assistance from a federal agency, including assistance and actions related to the construction of minor new ancillary structures do not involve conversion of farmland to nonagricultural uses and are exempt from the requirements of 7 CFR 658. See 1334_26_33_PrimeFarmlandSoilsMap.
9. Floodplain Management [24 CFR 55; Executive Order 11988, particularly section 2(a)]		The project action is in compliance. The site is located in a Floodplain Zone AE, which is part of the FEMA designated Special Flood Hazard Area as shown on the FEMA Preliminary FIRM. (SeeSBL39366_PreliminaryFIRM_SBL_TO1037). The "A" Zone classification shown in the map "1334_26_33_FloodplainMgmtandFloodInsuranceNFIPNotInF loodwayMap" includes the "AE" classification. The Estimated pre-storm value of the structure is \$1,600,000, and the estimated cost of repairs is \$342,051.10, resulting in a 21% improvement value. As defined in 24 CFR 55.2(8)(i), the cost of repairing the structure is not considered to be substantial improvement. Therefore, elevation of the structure is not required.  Under 24 CFR part 55.12(a), this project is exempt from the decision making steps in § 55.20(b), (c), and (g) (steps 2, 3 and 7) of the 8-Step Process, resulting in a 5-step Floodplain Analysis. The 5-Step Floodplain Analysis assessed project alternatives including the 'No Action' alternative, gave consideration to direct and indirect impacts to the floodplain that may result from the project and determined that there was no practicable alternative to project implementation. See SBL39366_Floodplain5-step_SBL_TO1037.  The NJDEP establishes standards for floor elevations for buildings constructed and fill placed in the floodplain through its Flood Hazard Area Control Act rules (N.J.A.C. 7:13). The activity, rehabilitation of an existing commercial structure, will occur within the 100-year floodplain; however this is not a 'regulated activity' per N.J.A.C. 7:13-2.4. Therefore, no further consultation is required.  Sources: FEMA Preliminary FIRM Panel 34025C0203G, released 01/31/2014; 24 CFR Part 55; Executive Order 11988; SBL39366_Floodplain5-step_SBL_TO1037.

10. Historic Preservation [National Historic Preservation Act of 1966, particularly sections 106 & 110; 36 CFR 800]  11. Noise Abatement and Control		The project complies with NHPA Section 106 requirements. Consultation with the New Jersey Historic Preservation Office (NJHPO, also SHPO) was initiated by URS on behalf of the program in an email dated August 26, 2014. The email included the form developed by NJHPO for Section 106 disaster recovery evaluations, specifically the "Form 1" which indicated that no historic properties or intact archaeological sites were on the property. The Form 1 noted that the property was not in an NRHP-listed or eligible historic district, so indirect affects to those types of historic properties was not possible. While the tax record indicates that the structure was built in 2000, it is present on 1907 Sanborn maps for that area and designated as the Monmouth Beach Fire Department. Although more than 100 years old, by applying the NRHP criteria for evaluation (36 CFR 60.4) the building was determined to lack sufficient historic integrity to be individually eligible for listing due to extensive alterations present on historic aerials from the years between 1979 and 1995, and its lack of distinction (See SBL39366_DEP_Form1_URS_Submission_082614_SBL_T0103 7). The NJ HPO replied by signing the Form 1 on September 3, 2014 that they concurred with the assessment made by URS and the undertaking would not impact historic properties (See SBL39366_DEP_Form1_NJHPO Response_090314_SBL_T01037). The Programmatic Agreement also states that an archaeological investigation of the project area is not required if it is a rehabilitation project, if no significant new land disturbance will result, as stated under Appendix B, Tier I Stipulation I (see SBL39366_PA_SBL_T01037). Sources: SBL39366_DEP_Form1_URS_Submission_082614_SBL_T0103 7; SBL39366_DEP_Form1_URS_Submission_082614_SBL_T0103 7; SBL39366_DEP_Form1_NJHPO_Response_090314_SBL_T0103 7; SBL39366_DEP_Form1_NJHPO_Response_090314_SBL_T0103 7
[Noise Control Act of 1972, as amended by the Quiet Communities Act of 1978; 24 CFR 51B]		51B is not applicable to a disaster recovery program, including repair or reconstruction of damaged structures that meet the requirements for exclusion in 24 CFR 51.101(a)(3). The project, reimbursement of repairs to an existing structure with no increase in size or capacity, substantially restored the facility as it existed prior to Superstorm Sandy.

12. Sole Source Aquifers [Safe Drinking Water Act of 1974, as amended, particularly section 1424(e); 40 CFR 149]		The project is in compliance with 40 CFR 149. The project site is in Monmouth County and is within the New Jersey Coastal Plain Aquifer System area (see 1334_26_33_SoleSourceAquiferMap), which underlies the entire southern half of the state. While the project is located in the New Jersey Coastal Plain Aquifer System, it involves only the reimbursement for repairs to an existing structure on a developed lot with no expansion of the footprint and no change in land use or impervious surface area. In addition, the project site currently is serviced by Monmouth Beach Borough water and sewer. Therefore, no adverse impacts to the New Jersey Coastal Plain Aquifer System are anticipated to have occurred as a result of the project (see SBL39366_SSAGuidanceMemo_SBL_TO1037).
13. Wetlands Protection [24 CFR 55, Executive Order 11990, particularly sections 2 & 5]		The project action, reimbursement of repairs to an existing structure on a previously developed parcel, is in compliance. A desktop review of the NJDEP Wetlands Protection Map, United States Fish and Wildlife Services (USFWS) National Wetlands Inventory (NWI) mapped wetlands, and field data indicates that mapped/potential Wetlands are not located within 150 feet of the project site. Therefore, this project action had no direct or indirect effect on coastal or freshwater wetlands. See Wetlands Protection Map.
14. Wild and Scenic Rivers [Wild and Scenic Rivers Act of 1968, particularly section 7(b) & (c); 36 CFR 297]	$\boxtimes$	The project is in compliance. The nearest Wild and Scenic River, the Delaware River, is 46 miles west of the proposed action site. Therefore, the proposed activity had no direct or indirect effect on any Wild and Scenic Rivers. See Wild and Scenic Rivers Map.

# 24 CFR 58.6 CHECKLIST [24 CFR 50.4, 24 CFR 58.6]

1. AIRPORT RUNWAY CLEAR ZONES AND CLEAR ZONES NOTIFICATION [24 CFR Part 51.303(a)(3), D]
Does the project involve the sale or acquisition of property located within a Civil Airport Runway Clear Zone or a Military Airfield Clear Zone?
No. Cite or attach Source Documentation: The project does not involve the sale or acquisition of property
located within a Civil Airport Runway Clear Zone or a Military Airfield Clear Zone. The only New Jersey airports, within
the 9 counties most impacted by Superstorm Sandy, listed as commercial service airports in the current NPIAS are
Newark Liberty International Airport in Essex and Union Counties and Atlantic City International Airport in Atlantic
County. The runway protection zones associated with Newark Liberty International Airport and Atlantic City
International Airport are located approximately 26 miles and 67 miles (respectively) from the proposed action site.
Additionally, these runway protection zones are uninhabited and therefore, not applicable to the project. The only
military airfield in New Jersey with clear zones and accident potential zones subject to these restrictions is the
Lakehurst Naval Air Station. The nearest applicable clear zones at Lakehurst Naval Air Station are located approximately
25 miles from the project site and therefore, are also not applicable to the project. See
1334_26_33_AirportClearZonesMap. [Project complies with 24 CFR 51.303(a)(3).]
Yes. Notice must be provided to the buyer. The notice must advise the buyer that the property is in a Runway Clear Zone or Clear Zone, what the implications of such a location are, and that there is a possibility that the property may, at a later date, be acquired by the airport operator. The buyer must sign a statement acknowledging receipt of this information, and a copy of the signed notice must be maintained in the ERR.
<b>2. COASTAL BARRIERS RESOURCES ACT</b> [Coastal Barrier Resources Act, as amended by the Coastal Barrier Improvement Act of 1990 (16 USC 3501)] Is the project located in a coastal barrier resource area?
No. Cite or attach Source Documentation: The nine designated units and twelve "otherwise protected areas"
that comprise the Coastal Barrier Resources System in New Jersey are part of the John H. Chafee Coastal Barrier
Resources System are undeveloped coastal barriers and other areas located on the coasts of the United States. The
nearest component of the Coastal Barrier Resource System is approximately 0.62 miles north of the project site.
Therefore, the rehabilitation of an existing structure on a previously developed parcel is not located within and would
have no impact on coastal barrier resources. See 1334 26 33 CoastalBarrierResourcesMap. [Proceed with project.]
Yes. Federal assistance may not be used in such an area.
3. FLOOD DISASTER PROTECTION ACT [Flood Disaster Protection Act of 1973 and National Flood Insurance Reform Act of 1994 (42 USC 4001-4128 and 42 USC 5154a)]
Does the project involve acquisition, construction, or rehabilitation of structures located in a FEMA-identified Special Flood Hazard Area (SFHA)?
No. Cite or attach Source Documentation: [Proceed with project.]
Yes. Cite or attach Source Documentation: The subject property is located in a Floodplain Zone AE, which is
part of the FEMA designated Special Flood Hazard Area shown on FEMA Preliminary FIRM Map Number 34025C0203G,
released January 31, 2014. Therefore, the project is subject to floodplain regulations. See
SBL39366_PreliminaryFIRM_SBL_TO1037.
Is the community participating in the National Insurance Program (or has less than one year passed since FEMA

iotification of Special Flood Hazards):
Yes. Flood Insurance under the National Flood Insurance Program must be obtained. If HUD assistance is
provided as a grant, insurance must be maintained for the economic life of the project and in the amount of the total
project cost (or up to the maximum allowable coverage, whichever is less). If HUD assistance is provided as a loan,
insurance must be maintained for the term of the loan and in the amount of the loan (or up to the maximum allowable
coverage, whichever is less). A copy of the flood insurance policy declaration must be kept on file in the ERR.
No. Federal assistance may not be used in the Special Flood Hazard Area.

# **Summary of Findings and Conclusions**

#### Field Inspection (Date and completed by):

The field inspection was completed 8/21/2014 by Michael Collins. The property location was verified by the address on the structure. Mr. Collins inspected the parcel and noted no recognized environmental conditions (RECs). See attached Field Assessment for further details.

#### **Summary Statement of Findings and Conclusions:**

The project activity complies with environmental requirements for funding. The following mitigation measures are recommended to minimize any potential adverse environmental impacts and to ensure compliance is maintained.

**Required Mitigation and Project Modification Measures:** [24 CFR 58.40(d), 40 CFR 1505.2(c), 40 CFR 1508.20] (Recommend feasible ways in which the proposal or its external factors should be modified in order to minimize adverse environmental impacts and restore or enhance environmental quality.)

If the scope of work of a proposed activity changes significantly, the application for funding must be revised and resubmitted for reevaluation under the National Environmental Policy Act.

All structures, if in, or partially in, the 100-year floodplain shown on the effective FEMA Flood Insurance Rate Map, must be covered by flood insurance and the flood insurance must be maintained for the economic life of the structure [24 CFR 58.6(a)(1)]. No funding will be provided to any person who previously received federal flood disaster assistance conditioned on obtaining and maintaining flood insurance, but failed to obtain and maintain the insurance [24 CFR 58.6(b)].