

## Summary of 8-Step Floodplain Analysis

Application ID: SRP0037053

Owner: Leonidas Kopsaftis

Address: 1108 Barnegat Avenue, Seaside Heights

PAMS\_PIN: 1527\_51\_81.02

Activity: Rehabilitation and Elevation

### **Step 1. Determine if the proposed action is in a 100-year floodplain.**

The presence of a Special Flood Hazard Area (100-year floodplain, zones A or V) was determined by using the ArcGIS Explorer Online Screening tool (ArcGIS Explorer). Per ArcGIS Explorer, it has been determined that the entire proposed action is located in a 100-year floodplain, i.e. zone A, with the Federal Emergency Management Act (FEMA) Preliminary Flood Insurance Rate Maps (FIRMs) layer applied. The FEMA Preliminary FIRMs layer is the first “best available information” in ArcGIS Explorer. Supporting documentation of this determination is included as attached map SRP0037053\_FloodplainManagement\_LRRP\_TO100.

### **Step 2. Notify the public of the intent to locate the proposed action in a floodplain.**

A 15-day “Notice for Early Public Review of a Proposed Activity in a 100-Year Floodplain” was published in one English-language daily local newspaper, Asbury Park Press, on August 21, 2014, and (in Spanish) in one local weekly Spanish-language newspaper, Reporte Hispano, on August 21, 2014. A 15-day comment period was established for the Early Notice, which ended on September 5, 2014. Throughout the comment period, no public comments were submitted to the New Jersey Department of Community Affairs. See attached files SRP0037053\_English\_Early\_Notice\_LRRP\_TO115 and SRP0037053\_Spanish\_Early\_Notice\_LRRP\_TO115.

### **Step 3. Identify and evaluate practicable alternatives to locating the proposed action in a floodplain.**

The New Jersey Landlord Rental Repair Program (LRRP) will benefit homeowners whose primary residences sustained “substantial damage” from Superstorm Sandy. The LRRP will provide grant awards to eligible homeowners and owners of small rental properties 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 parcels in the floodplain. The LRRP will restore or create a variety of rentals from “1 to 4 unit” buildings to large multi-family housing developments. More than 70% of rental properties in the most impacted areas have less than 20 units. Often, this rental type is provided by a homeowner that has an extra unit that contributes rental income to the owner, or by landlords with fewer than 25 properties. The rental repair program will provide zero interest forgivable loans to existing and new owners of rental properties with 1 to 25 units requiring significant rehabilitation.

The proposed project involves the rehabilitation and elevation of two existing residential structures, significantly reducing the vulnerability of the structures and the residents to future flooding conditions. Because the town in which the project is located, Seaside Heights, as well as its neighboring communities, are entirely within the floodplain, it is not practicable to relocate the proposed project out of the floodplain.

Given the fact that the structures are extant and cannot be relocated out of the floodplain, the only practicable alternative would be the 'No-Action' alternative, which would mean that the Applicant would not receive grant awards under the LRRP. The Applicant would not be provided financial assistance to elevate or rehabilitate these structures, thus the residents would be more vulnerable to future flooding conditions. As a result, these property owners may not be able to recover. Thus, the No-Action alternative would neither address the need for safe, decent, and affordable housing, nor would it require the applicant to comply with the highest standard for flood protection.

**Step 4. Identify and describe the proposed action's direct and indirect effects associated with occupying or modifying the floodplain.**

The proposed action in a floodplain represents no change from pre-Sandy conditions except that the structures would now be elevated at least one foot above the best available (most recent) floodplain mapping, thereby reducing future damages from flooding.

**Step 5. Identify methods to minimize the potential adverse impacts within a floodplain and to restore and preserve its natural and beneficial values.**

The New Jersey Department of Environmental Protection (NJDEP) requires elevation of all substantially damaged structures in the floodplain. When followed, these regulations will reduce the threat of flooding damage to the homes located in the floodplain. The new elevation levels, which applicants are required to adhere to when considering reconstruction or rehabilitation of their substantially damaged residential properties, represent the best available data and are assumed to advance floodplain management efforts in the nine counties, including Ocean County.

Property owners participating in the LRRP would be required to adhere to the following conditions to minimize the threat to property, minimize losses from flooding and high-wind events, and benefit floodplain values:

1. All proposed reconstruction and repair of substantially damaged structures in the floodplain must adhere to the latest (most recent) elevation requirements in accordance with the Flood Hazard Area Control Act rules (N.J.A.C. 7:13). Flood elevations are now determined either using the higher of the Advisory Base Flood Elevation, the effective Base Flood Elevation, or the design flood elevation shown on the NJDEP flood maps;
2. All participants in these programs whose property is in the 100-year floodplain shown on the effective Flood Insurance Rate Map must carry flood insurance on the subject structure for its economic life; and

3. In the case of Special Flood Hazard Area (100-year floodplain, Zone A) on the latest (most recent FEMA-issued maps), the applicant must adhere to construction standards, methods and techniques requiring a registered professional engineer to either develop, review or approve, per the associated location, specific applicant elevation plans that demonstrate the design meets the current standards for A zones in FEMA regulation 44 CFR Part 60.3 (e) as required by HUD Regulation 24 CFR Part 55.1 (c)(3).

Therefore, the requirements of the LRRP will help ensure a minimal adverse impact to the floodplain. It has been determined that the proposed action will have minimal or no adverse impacts within the floodplain and will restore and preserve its natural and beneficial values.

**Step 6. Reevaluate the proposed action to determine if it is still practicable given its floodplain effects.**

Because the proposed action represents no change from pre-Sandy conditions other than elevation of the structures, it is still determined to be practicable.

**Step 7. If the only practicable alternative is locating in a floodplain, publish a final public notice.**

It is our determination that there is no practicable alternative to locating the proposed project in the floodplain. This is due to 1) the need to provide safe, decent and affordable housing; 2) the desire to not displace residents; 3) the lack of alternative locations outside of the 100-year floodplain related to the physical geography of this barrier island community; and 4) the limited scope and impact of the proposed project related to impacts on human health, public property, and floodplain values. The New Jersey Department of Community Affairs has determined that the proposed project would not result in significant adverse impacts to flood levels, flood risk, or the flow of floodwaters on the project site or surrounding areas. The project would reduce flood level, flood risk, and the flow of floodwaters onto the project area. Therefore, the proposed project would be compliant with the National Flood Insurance Act of 1968 (44 CFR § 59) and EO 11988 on Floodplain Management (42 FR 26951).]

A final public notice will be published in accordance with 24 CFR Part 55 for a minimum 7-day comment period. The notice shall state the reasons why the project must be located in the floodplain, a list of alternatives considered, and all mitigation measures to be taken to minimize adverse impacts and preserve natural and beneficial floodplain values.

All comments received during the comment period will be responded to and taken into consideration prior to implementation of the proposed project in compliance with Executive Order 11988 or 24 CFR Part 55. A draft version of the Combined Public Notice (Notice of Intent to Request Release of Funds and Notice and Public Explanation of a Proposed Activity in the 100-Year Floodplain) for publication and dissemination to interested agencies is included in attached files SRP0037053\_English\_Triple\_Pub\_Notice\_LRRP\_TO115 and SRP0037053\_Spanish\_Triple\_Pub\_Notice\_LRRP\_TO115.

**Step 8. The proposed action can be implemented after steps 1 through 7 have been completed.**

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