

Summary of 8-Step Floodplain Analysis

Application ID: SRP0043415

Owner: Abdur Rafiq

Address: 34 North Maryland Avenue, Atlantic City, Atlantic County, New Jersey

Activities: Rehabilitation of five residential units (Unit 1, Unit 2, Unit 3, Unit 4, and Unit 5) within a multifamily residential structure (5 or more units) and abandonment of multifamily residential structure's basement

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

This action consists of the rehabilitation of five residential units (Units 1, 2, 3, 4 and 5) within a multifamily structure (5 or more units) and abandonment of the basement, which is below Base Elevation, located at 34 North Maryland Avenue in Atlantic City, Atlantic County, New Jersey. The proposed abandonment of the basement would be accomplished by filling the basement with approximately 222 cubic yards of engineered fill. Elevation of the multifamily structure is not proposed. This entire action is located in a 100-year floodplain. The entire proposed project site, approximately 0.0429 acres, is located within Special Flood Hazard Area Zone A8 (areas of 100-year flood where base flood elevation and flood hazard factors have been determined) as indicated on the Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM) Panel 5 of 5 Community Panel Number 3452780005D, dated August 15, 1983. In addition, the entire 0.0429 acre proposed project site is located within Special Flood Hazard Area Zone AE per the FEMA Post-Sandy Preliminary Work Map. Both maps are attachments to this document (see SRP0043415_FIRM3452780005D and SRP0043415_FloodplainManagementMap). Areas designated as a Special Flood Hazard Area are those subject to inundation by the 1 percent annual chance flood (e.g., a 100-year flood), also known as the base flood.

While the proposed rehabilitation would occur within the 100-year floodplain, the proposed action represents no substantive change from the pre-Hurricane Sandy condition of the floodplain.

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

An early public notice of proposed activity within the 100-year floodplain was published by NJDEP on August 14, 2015, in English and Spanish (see SRP0043415_EnglishFloodplainEarlyNotice and SRP0043415_SpanishFloodplainEarlyNotice, respectively and SRP0043415_FloodplainEarlyNoticeAffidavit_PressofAtlanticCity and SRP0043415_FloodplainEarlyNoticeAffidavit_ElDiario). The notice also was e-mailed to interested parties (see SRP0043415_FloodplainEarlyNotice_AgencyEmail). The notice requested comments from the public concerning floodplain and natural resource impacts of the proposed economic revitalization and storm mitigation. The notice also indicated that the NJDEP would evaluate proposed actions under the program for potential direct and indirect impacts associated with floodplain development and, where practicable, would design or modify proposed actions to minimize potential adverse impacts to lives, property, and natural values within the floodplain. The notice was published in the Press of Atlantic City and El Diario and posted at <http://www.state.nj.us/dca/divisions/sandyrecovery/review/>. The required 15-day period was conducted to allow for public comments, and comments were accepted either electronically or via written correspondence. No comments were received from the early notice concerning the proposed action (see SRP0043415_FloodplainEarlyNoticeComments).

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

Two alternatives to the proposed action within the 100-year floodplain were considered:

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

Relocation of the proposed action to a location outside of the 100-year floodplain, which would include acquisition of another existing developed site, would not serve the purpose of the proposed project. The proposed project involves the rehabilitation of five residential units (Unit 1, Unit 2, Unit 3, Unit 4, and Unit 5) within a multifamily residential structure (5 or more units) and abandonment of the multifamily structure's basement. Elevation of the multifamily structure is not proposed. Even if another suitable property and willing seller could be identified, relocation to another existing developed parcel may generate residential or commercial displacements that would be detrimental to the community and economic development of Atlantic City. As the project site is currently developed with the multifamily structure, the proposed action is not expected to alter the pre-Hurricane Sandy condition of the floodplain. Therefore, it is not practicable to relocate the proposed project outside of the floodplain.

Alternative 2: No Action Alternative

A no action alternative was considered and rejected because no action on this item would result in the Applicant not being provided with financial assistance to rehabilitate the storm-damaged units. As a result of the no action alternative, the Applicant's damaged residential units would continue to remain vacant and the applicant 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.

While the proposed rehabilitation would occur within the 100-year floodplain, the proposed action represents no substantive change from the pre-Hurricane Sandy condition of the floodplain.

This proposed project involves the rehabilitation of five residential units (Units 1, 2, 3, 4 and 5) within a multifamily structure (5 or more units) and abandonment of the structure's basement, which is below Base Flood Elevation, located at 34 North Maryland Avenue, in Atlantic City, Atlantic County, New Jersey (Block 301, Lot 22). The multifamily structure, built between 1921 and 1933 according to a review of historical aerial photographs and Sanborn Fire Insurance maps, contains a total of five units (see SRP0043415_BuildDate). Elevation of the multifamily structure is not proposed (see SRP0043415_ProjectActivityUpdate). Elevation of the building is not included in the project activity as the applicant proposes to abandon the existing basement, which is below Base Flood Elevation, by filling it with approximately 222 cubic yards of engineered fill (see SRP0043415_GilbaneABFE). Before any work commences, the height of the first floor must be measured. If the measurement determines that the first floor is not 1 foot above the Base Flood Elevation, then actual elevation is needed (rather than just filling the basement), and additional environmental review would be required. The parcel on which the multifamily structure is located occupies approximately 0.0429 acres of land based on property tax records (see SRP0043415_TaxCard).

The total estimated cost of repair is \$376,343.43 and is considered major rehabilitation (substantially damaged) as the cost of repair is greater than 50 percent of the pre-disaster market value of the entire structure, \$100,000.00, as reported on the tax record (see property tax card file SRP0043415_TaxCard).

As the project site is currently developed with the multifamily structure and the rehabilitation activities are limited to the structure itself, the proposed action is not expected to alter the pre-Hurricane Sandy condition of the floodplain.

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

New Jersey Department of Environmental Protection (NJDEP) requires elevation or flood proofing of all “substantially damaged” structures in the floodplain. When followed, these regulations will reduce the threat of flooding damage to properties located in the floodplain and reduce the impact of development on the floodplain. Applicants are required to adhere to the most recent floodplain elevation levels when considering reconstruction of their “substantially damaged” property. In summary, applicants participating in this program 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:

- A. 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 Emergency Flood Hazard Area Control Act rules (N.J.A.C. 7:13). Flood elevations are now determined either using the higher of the ABFE, the effective BFE, or the design flood elevation shown on the NJDEP flood maps;
- B. All participants in the LRRP Program must carry flood insurance on the subject structure, when mandated, in perpetuity; and
- C. In the case of “Coastal High Hazard” areas (“V” or “VE” Zones on the latest [most recent] FEMA-issued Maps), that the applicant 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 V 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 Program will help ensure a minimal adverse impact to the floodplain.

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

The proposed action is viewed as practicable because it avoids significant adverse impacts to the floodplain in the local vicinity while helping the Applicant to recover, reducing damages to the multifamily structure from future flood events and contributing to the post-Hurricane Sandy economic revitalization within this impacted community. The project, as proposed, 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 safe, decent, and affordable housing, nor would it require the applicant to comply with the highest standard for flood protection.

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

It has been determined that there is no practicable alternative to locating the project in the floodplain. This is due to: 1) the need for post-Hurricane Sandy economic revitalization within Atlantic City; 2) alternative locations outside of the 100-year floodplain that may generate residential or commercial displacements that would be detrimental to the community and economic development of Atlantic City; and 3) the limited scope and impact of the proposed project related to impacts on human health, public property, and floodplain values.

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

All comments received during the comment period will be responded to and fully addressed prior to

funds being committed to the proposed project, in compliance with Executive Order 11988 or 24 CFR Part 55.

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.