



NEW YORK STATE
DIVISION OF HOMES &
COMMUNITY RENEWAL

HOUSING
TRUST FUND
CORPORATION

STATE OF
NEW YORK MORTGAGE
AGENCY

NEW YORK STATE
HOUSING FINANCE
AGENCY

NEW YORK STATE
AFFORDABLE HOUSING
CORPORATION

STATE OF
NEW YORK MUNICIPAL
BOND BANK AGENCY

TOBACCO SETTLEMENT
FINANCING
CORPORATION

ANDREW M. CUOMO
GOVERNOR

DARRYL C. TOWNS
COMMISSIONER/CEO

Floodplain Management Document

New York State Homes & Community Renewal
Office of Community Renewal

Community Development Block Grant Program Disaster Recovery
Recreate NY Home Buyout & Acquisition Program

Putnam County, NY
Effective Date: October 14, 2013

Executive Order 11988: Floodplain Management

**New York State Homes and Community Renewal
Office of Community Renewal**

**U.S. Department of Housing and Urban Development
Community Development Block Grant - Disaster Recovery
Recreate NY Home Buyout & Acquisition Program**

Putnam County, NY

Effective Date: October 14, 2013

This Floodplain Management Document meets the requirements of Executive Order 11988: Floodplain Management for the voluntary buyout and acquisitions of 1-2 unit homes in Putnam County, New York. The housing properties are participating in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant Program (CDBG) as administered by the State of New York Action Plan For Community Development Block Grant Program – Disaster Recovery (CDBG-DR) (Program). This Program will be conducted in compliance with Executive Order 11988. It includes the reconstruction, improvement, financing, and use of existing properties located in a floodplain for which approval is required, either from HUD under any applicable HUD program, or from a grant recipient subject to 24 CFR Part 58. This document pertains to activities within the Special Flood Hazard Area (SFHA) as defined by the Federal Emergency Management Agency (FEMA), or its successors, pursuant to the National Flood Insurance Program (NFIP), or a successor program, whether advisory, preliminary, or final.

Description of Proposed Program Activities

The State of New York was awarded funding, to be administered by New York State Homes and Community Renewal (HCR), to provide financial assistance to homeowners whose residences were substantially damaged by storms Sandy, Lee and Irene within various counties in the state of New York, including Putnam County. HCR is awarding this funding in accordance with the State of New York Action Plan For Community Development Block Grant Program – Disaster Recovery (Action Plan). The Action Plan provides for, among other things, home buyout and acquisition assistance to owners of 1-2 unit family homes in Putnam County, New York (Action Plan Activities). “Buyouts” involve the purchase of properties located within a floodplain. Structures and improvements will be removed, and the parcel will be allowed to return to its natural state in perpetuity. “Acquisitions” also involve purchase of properties; however, the specific details of reuse will be determined based on site specific conditions. Reuse will be in accordance with local zoning and land use plans. No specific enhanced buyout areas have been identified, but buyouts are being analyzed in the event that buyout areas are determined at a later date. This action is of fundamental importance in assisting landowners with damaged property. These are the activities that are the subject of this document, and have been combined together for purposes of an aggregated review in accordance with 24 CFR Part 55.24.

All Applicants for financial assistance will be evaluated for eligibility, in accordance with HUD guidelines. The Program will follow federal policies which ensure that no person may be excluded, denied benefits, or subjected to discrimination on the basis race, color, national origin, religion, sex, familial status, and/or physical or mental handicap under any program funded in whole or in part by federal CDBG-DR funds.

CDBG-DR funds from the HUD disaster appropriation may be used for eligible CDBG-DR activities that meet the state CDBG program regulations. However, any appropriation covered by this Action Plan (Public Law 113-2) shall be reviewed for compliance with duplication of benefits guidelines under 42 U.S.C. 5155, which specifically prohibit the use of funds for activities reimbursable by, or for which funds have been made available by FEMA, the Small Business Administration (SBA), or other federal or state sources. Funds may also be used as a matching requirement, share, or contribution for any other federal program, provided all activities are CDBG-DR eligible and in compliance with duplication of benefit guidelines.

Executive Order 11988 & 24 CFR Part 55

HUD regulation 24 CFR Part 55 implements Executive Order 11988: Floodplain Management. The order requires federal agencies (or a state agency implementing a federal funding program) to reduce the loss of life and property caused by floods; minimize impacts of floods on human safety, health, and welfare; and preserve the natural and beneficial functions of floodplains. Under this order, federal agencies should first look at avoiding all actions in or adversely affecting floodplains unless no practicable alternatives exist. If no practicable alternatives exist, then federal agencies must evaluate the potential effects of the proposed action. In addition, federal agencies are required to demonstrate that all practicable alternatives have resulted in the reduction or elimination of the long- and short-term adverse impacts associated with occupancy and modifications of the floodplain.

Projects located within a floodplain (also known as the SFHA) are subject to Executive Order 11988. Information on where SFHAs are located is available on Flood Insurance Rate Maps (FIRMs) published by FEMA. FEMA uses engineering studies to determine the delineation of these areas or zones subject to flooding. The relevant data source for the SFHA is the latest issued FEMA data or guidance, which includes advisory data (such as Advisory Base Flood Elevations, or ABFE) or preliminary and final FIRMs.

The SFHA is the area that would be inundated by a 100-year flood: an area that has a one percent or greater chance of experiencing a flood in any single year. SFHAs are shown on FIRMs as shaded areas labeled with the letter “A” or “V”.

- “V” zones are coastal flood hazard zones subject to wave run-up in addition to storm surge.
- “A” zones include all other special flood hazard areas.
- “VE” zones, “AE” zones, “V” zones, or “A” zones followed by a number are areas with specific flood elevations, known as Base Flood Elevations (BFE).
- A zone with the letter “A” or “V” by itself is an appropriately studied flood hazard area without a specific flood elevation.
- Within an “AE” zone or a numbered “A” zone, there may be an area known as the “regulatory floodway,” which is the channel of a river and adjacent land areas which must be reserved to discharge a 100-year flood without causing a rise in flood elevations.

The floodplain (FEMA Zones “A”, “AE”, “AH”, “V”, & “VE”) covers large areas of Putnam County. An approximate total of 13,800 acres of floodplain, including surface waters, is mapped within the county boundary and an approximate total of 2,900 acres of floodplain, excluding surface waters, is mapped within the county (source: Base GIS review of FEMA BFE data).

24 CFR Part 55.1 (c)

Under 24 CFR Part 55.1 (c), except with respect to actions listed in Part 55.12(c), no HUD financial assistance (including mortgage insurance) may be approved after May 23, 1994 with respect to:

- (1) Any action, other than a functionally dependent use, located in a floodway;
- (2) Any critical action located in a coastal high hazard area (“V” zone) (a “critical action” is an action such as storage of volatile materials, irreplaceable record storage, or construction of a hospital or nursing home); or
- (3) Any non-critical action located in a coastal high hazard area, unless the action is designed for location in a coastal high hazard area or is a functionally dependent use and complies with the construction standards outlined in HUD Regulations 24 CFR Part 55 (c)(3).

24 CFR Parts 55.11 & 55.20

Under 24 CFR Parts 55.11 (including Table 1) and 55.20, non-critical actions are allowed in “A” or “V” zones only if the actions are reviewed in accordance with the Floodplain Management 8-step Decision Making Process (8-step process) outlined in 24 CFR Part 55.20. The 8-step process was conducted for the Action Plan Activities within Putnam County, and is detailed below.

HCR Approach

In applying Executive Order 11988 and 24 CFR Part 55, HCR's approach is to avoid, to the extent possible, the long- and short-term adverse impacts associated with the occupancy and modification of floodplains as a result of the proposed actions. All Action Plan Activity properties have been reviewed to determine their location in regard to the floodplain and are not located within the floodway. This document potentially applies to all properties within the boundaries of Putnam County. No funding will be committed to properties located in a floodway and no critical actions will receive funding.

24 CFR Part 55.20 8-Step Process

Step ONE: Determine if a Proposed Action is in the 100-Year Floodplain

At this time, not all of the exact locations of the program properties that will participate are specified. There are approximately 13,800 acres of floodplains within the Action Plan Activity area.

The Action Plan was created in response to severe coastal flooding and storm damage caused by Hurricane Sandy, Hurricane Irene, and Tropical Storm Lee. The Action Plan Activities will address the State's need for safe, adequate, and affordable housing to the affected population within the legal framework of the program.

Funding will be provided in accordance with the Action Plan for homeowners who meet the program requirements within the Action Plan Activity area of Putnam County. The Action Plan will fund activities necessary for purchase, demolition, and other mitigation activities within the disturbed area of the previously developed parcel.

Step TWO: Initiate Public Notice for Early Review of Proposed Action

Because the Action Plan Activities are located in the floodplain, HCR must publish an early notice that allows the public input into the decision to provide funding for the Action Plan Activities in this area. Once the early public notice and comment period is complete, HCR will assess, consider, and respond to the comments received individually and collectively for the project file, then proceed to Step Three.

A 15-day "Notice for Early Public Review of a Proposed Activity in a 100-Year Floodplain" was published in The Daily News on September 13, 2013. The 15-day period expired on September 30, 2013. The notice targeted local residents, including those in the floodplain. The notice was also sent to the following state and federal agencies on September 13, 2013: Federal Emergency Management Agency (FEMA); U.S Fish and Wildlife Service (USFWS); U.S. Environmental Protection Agency (EPA); U.S. Army Corps of Engineers (USACE); National Park Service (NPS); National Oceanic and Atmospheric Administration (NOAA); NOAA Fisheries Service; New York Department Environmental Conservation; New York State Office of Parks, Recreation and Historic Preservation; New York Department of Transportation; and the New York State Office of Emergency Management. The notice was also sent to Putnam County and the towns and villages within Putnam County. (See **EXHIBIT 1** for the notice and proof of publication.)

HCR received one (1) public comment on this notice. The comment was related to buyout locations. See **EXHIBIT 3** for the list of comments received by HCR and HCR's response to those comments.

Step THREE: Identify and Evaluate Practicable Alternatives

There are four practicable alternatives. They are: 1) Buyouts; 2) Acquisitions; 3) Grants for reconstruction; and 4) No Action. These alternatives will be discussed in turn.

- 1) Buyouts- Purchase and demolish damaged properties to allow the floodplain to restore to its natural state: This process will use grant funds to purchase properties from willing sellers affected by Hurricane Sandy, Hurricane Irene, and Tropical Storm Lee. Once purchased, improvements on the property, such as single and multi-family homes, will be removed. The vacant land will then revert to its natural state.
- 2) Acquisition- Purchase damaged properties for the purpose of rehabilitation, reconstruction, and/or future redevelopment: This process will use grant funds to acquire parcels from willing sellers affected by Hurricane Sandy, Hurricane Irene, and Tropical Storm Lee. The specific details of reuse of acquired properties are unknown at this time, and will be determined on a site specific basis. Depending on the condition of the parcel, homes on the property may either be reconstructed or demolished and assessed for future redevelopment in a manner consistent with local comprehensive plans and zoning regulations.

- 3) Reconstruction Grants- Issue grant awards to assist homeowners with elevation and reconstruction of damaged properties: This alternative would identify all homes within the floodplain that were substantially damaged by Hurricane Sandy, Hurricane Irene, and Tropical Storm Lee. Each property owner would then be provided funds to repair the damage to their property. This program would require that any grant recipients elevate their property to updated elevation standards.
- 4) No Action- This alternative would offer no assistance to homeowners in the affected area. As such, home owners would be allowed to rebuild according to modern standards, demolish damaged properties, or leave their homes in their present condition. Many homeowners would be unable to recover from the devastation of Hurricane Sandy, Hurricane Irene, and Tropical Storm Lee. Further reconstruction would be parcel by parcel and result in wide variation in the safety and building standards of the affected parcels.

These alternatives have been evaluated in response to public comments received.

Step FOUR: Identify Potential Impacts of the Proposed Actions

The potential impacts of the Proposed Actions on the floodplain are described below.

The Proposed Action is to either purchase the property for restoration of the floodplain (Buyout) or to purchase the property for clean-up and repair and/or future development (Acquisition). Under a Buyout, the State will purchase flood affected property in a floodplain, demolish on-site structures, and return the property to open space. This program is voluntary. The State will not require any owner to sell property to the State as part of this program or any presently planned future program. The State will not use its power of eminent domain (sometimes called “condemnation”) to obtain land for this program. It is the policy of the State to encourage owners of parcels in specific, identified flood-prone areas to vacate their property and offer it to the State for purchase. This policy is intended to help people relocate away from areas that were most damaged by the flood and reduce the potential for future flood losses. Once the property is purchased, any structures that remain on-site will be demolished and the area will be returned as close as practical to natural conditions and allowed to remain open space in perpetuity. This will allow the land to naturally provide a buffer and to mitigate future flooding.

Under an Acquisition, flood affected properties will also be purchased by the State. The specific details of reuse of acquired properties are unknown at this time, and will be determined on a site specific basis. These homes will be assessed and may be reconstructed. Severely damaged homes may be demolished, and the land cleared of debris. Any redevelopment of the property will occur in accordance with local land use plans and regulations. Acquisition is of fundamental importance in assisting landowners with damaged property located further inland than the areas targeted for Buyouts. A traditional buyout of property further inland would invariably result in undeveloped parcels scattered throughout otherwise developed areas. By creating an Acquisition purchase option that allows for reconstruction, the State will be able to provide financial assistance to homeowners affected by Hurricane Sandy, Hurricane Irene, and Tropical Storm Lee, reconstruct damaged properties or demolish severely damaged housing and replace it with safe modern construction and promote community revitalization.

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

Regarding the Buyout portion of the Action Plan Activities, restoring the Putnam County shoreline to its natural state will minimize threats to life and property, as well as restore and preserve natural and beneficial floodplain values. By preventing construction and reconstruction of homes in this area, this program will reduce the population within the floodplain, exposing fewer people to the effects of natural disasters. Further, since the land will be free of costly improvements, future storm damage will be minimized. By removing manmade buildings and infrastructure in this area, the floodplain will be returned to its natural state. As such, this program will not merely limit damage to the floodplain, but actually restore and improve upon the natural and beneficial floodplain values.

Acquisition of damaged properties will similarly protect life, property, and the natural and beneficial floodplain values. Rehabilitation, reconstruction or removal will improve health and safety by limiting public exposure to dangerous and dilapidated structures. It will also remove improvements that are not presently constructed to the highest elevation, preventing excessive future damage to these parcels. All repairs and reconstruction will be conducted in accordance with local land use plans and will be built using current construction standards to improve resistance to future flood damage.

Step SIX: Re-evaluate Alternatives

There are four practicable alternatives on a programmatic level. They are: 1) Buyouts; 2) Acquisitions; 3) Reconstruction Grants; and 4) No Action. These alternatives will be discussed in turn.

Buyouts- The first alternative is to purchase properties for the purpose of restoring the floodplain to its natural state and is the most prudent course of action. By restoring the floodplain to its natural state, this alternative both mitigates the potential for future damage from flooding and promotes public safety by removing dwellings from the path of natural disasters. Further, it enhances the environment by restoring the seaside area to its natural floodplain condition.

Acquisitions- The second alternative is to acquire damaged properties for the purpose of rehabilitation or future redevelopment. This policy has many of the same benefits as a traditional buyout, but allows more flexibility in maintaining consistent land use in developed areas. The specific details of reuse will be determined based on site specific conditions. Reuse will be in accordance with local zoning and land use plans.

Reconstruction Grants- The third alternative is to issue grant awards for reconstruction of damaged properties. The awards would be used to raise the elevation of and assist with the rehabilitation or reconstruction of damaged homes. Rebuilding damaged properties may be appropriate in some circumstances; however reconstruction on its own is insufficient to meet the other community needs. In particular it would inadequately address the need to reclaim the natural floodplain area, to assist homeowners whose property is too severely damaged to rebuild, or to assist homeowners who do not seek to rebuild within a floodplain. Due to the substantial differences between buyouts and acquisitions and rehabilitation, a separate floodplain management document has been issued for rehabilitation projects.

No Action- This alternative would mean that Applicants would not receive grant awards under the Recovery Program. As a result, these homeowners may not be able to recover. This alternative would likely encourage the abandonment of severely damaged property as the cost to rebuild to current standards may be prohibitive to many. Further, properties that have not been substantially damaged may remain but in an unimproved state. Since Applicants would not be provided financial assistance to elevate their homes their properties would be more vulnerable to future flooding conditions. The No Action alternative would neither address the need for safe, decent, and affordable housing, nor require homes within the floodplain to be elevated to the highest standard for flood protection.

These alternatives have been reevaluated in response to public comments received.

Step SEVEN: Issue Findings and a Public Explanation

It is our determination that the preferred alternatives are a combination of traditional buyouts that purchase damaged homes for the creation of open space and acquisitions that purchase damaged parcels but allow for rehabilitation or future redevelopment. These actions are in accordance with the proposed Action Plan. The benefits of these alternatives are: 1) restoring the area to its natural condition to maintain the value of our floodplains; 2) limiting excessive spending to rebuild properties in flood prone areas; 3) preventing future high-value damage to land improvements by preventing the construction of such improvements in flood prone areas; 4) minimizing detrimental impacts on human health; 5) promoting the redevelopment of damaged inland parcels consistent with current land use; and 6) removing damaged improvements to allow for future construction that meets with modern elevation and construction standards for inland parcels.

In accordance with 24 CFR 55, a 7-day "Notice for Final Public Review of a Proposed Activity in a 100-Year Floodplain" was published in The Daily News on October 3, 2013. The 7-day period expired on October 10, 2013. The notice targeted local residents, including those in the floodplain. The notice was also sent to the following state and federal agencies on September 17, 2013: Federal Emergency Management Agency (FEMA); U.S Fish and Wildlife Service (USFWS); U.S. Environmental Protection Agency (EPA); U.S. Army Corps of Engineers (USACE); National Park Service (NPS); National Oceanic and Atmospheric Administration (NOAA); NOAA Fisheries Service; New York Department Environmental Conservation; New York State Office of Parks, Recreation and Historic Preservation; New York Department of Transportation; and the New York State Office of Emergency Management. The notice was also sent to Putnam County and the towns and villages within Putnam County. (See **EXHIBIT 2** for the notice and proof of publication.) The notice describes 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 have been considered.

HCR received zero (0) public comment on this notice. See **EXHIBIT 3** for the list of comments received by HCR and HCR's response to those comments.

Step EIGHT: Implement the Action

Step eight is implementation of the proposed action. HCR will ensure that all mitigation measures prescribed in the steps above will be adhered to. Also, prior to any buyouts or acquisitions, HCR will conduct a National Environmental Policy Act (NEPA) review in accordance with 24 CFR Part 58 and a New York State Environmental Quality Review Act (SEQR) review in accordance with 6 NYCRR Part 617.

EXHIBIT 1 Copy of Notice Transmitting Notice of Early Public Review and Proof of Publication

EXHIBIT 2 Copy of Notice Transmitting Notice of Final Public Review and Proof of Publication

EXHIBIT 3 Public Comments Received and HCR Response

EXHIBIT 1

EARLY NOTICE AND PUBLIC REVIEW OF A PROPOSED ACTIVITY IN A 100-YEAR FLOODPLAIN

September 13, 2013:

To: All Interested Agencies, Groups, & Individuals

This is to give notice that New York State Homes and Community Renewal (HCR) has conducted an evaluation as required by Executive Order 11988 in accordance with HUD regulations under 24 CFR 55.20 Subpart C - Procedures for Making Determinations on Floodplain Management to determine the potential effect that its activity in the floodplain will have on the human environment for Community Development Block Grant – Disaster Recovery (CDBG-DR) Recreate NY Home Buyout Program under Title I of the Housing and Community Development Act of 1974 (PL 93-383).

The State has currently been allocated \$1.7 billion of CDBG-DR funds for acquisition, demolition, reconstruction, improvement, financing, and use of existing properties in the most impacted municipalities and counties. This funding reflects activity under the first allocation of funds. A significant portion of the current allocation will be used for the buyout and acquisition of some of the worst damaged properties, including those that are this subject of this Notice. This Notice pertains to properties opting into the buyout and acquisition plan in Putnam County, New York.

There are approximately 13,800 acres of floodplain in Putnam County. The floodplains in the state are depicted on the FEMA Base Flood Elevation Map, which can be viewed at www.msc.fema.gov.

Under buyouts, flood affected properties will be purchased by the State. Structures on the properties will be removed so that the land reverts to its natural state. This project aims to preserve our natural floodplains, prevent future damage to homes and businesses, promote uniform land usage, and assist those impacted by Hurricane Sandy, Hurricane Irene, and Tropical Storm Lee.

Under acquisitions, flood affected properties will be purchased by the State. Specific details of reuse of the acquired properties are unknown at this time; however, use will be in accordance with local zoning and land use plans.

No specific enhanced buyout areas have been identified, but buyouts are being analyzed in the event that buyout areas are determined at a later date. This action is of fundamental importance in assisting landowners with damaged property located further inland.

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 have an opportunity to express their concerns and provide information about these areas. Second, adequate public notice is an important public education tool. The dissemination of information about floodplains facilitates and enhances 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 should be submitted via email and further information can be requested at NYSCDBG_DR_ER@nyshcr.org. Please include "Putnam County Floodplain Work Comments" in the subject line. Written comments may also be received by HCR at the following address: Attention: Heather Spitzberg, Certifying Officer, NYS Homes and Community Renewal, 38-40 State Street, Hampton Plaza, Albany, NY 12207. Comments may be received by telephone at (518) 486-3379. All comments must be received or postmarked on or before **Monday, September 30, 2013**. A full copy of the Floodplain Management Document, including area maps, can be viewed from Monday – Friday, 9:00 AM - 5:00 PM at NYS Homes and Community Renewal, 38-40 State Street, Hampton Plaza, Albany, NY 12207 or at <http://www.nyshcr.org/Programs/NYS-HCR-CDBG-DR/EnvironmentalReview>.

Heather Spitzberg, Certifying Officer
New York State Homes & Community Renewal
Hampton Plaza
38-40 State Street
Albany, NY 12207
(518) 486-3379
NYSCDBG_DR_ER@nyshcr.org

STATE OF NEW JERSEY
COUNTY OF HUDSON

**EARLY NOTICE AND PUBLIC REVIEW OF A PROPOSED
ACTIVITY IN A 100-YEAR FLOODPLAIN**

September 13, 2013:

To: All Interested Agencies, Groups, & Individuals

This is to give notice that New York State Homes and Community Renewal (HCR) has conducted an evaluation as required by Executive Order 11988 in accordance with HUD regulations under 24 CFR 55.20 Subpart C - Procedures for Making Determinations on Floodplain Management to determine the potential effect that its activity in the floodplain will have on the human environment for Community Development Block Grant - Disaster Recovery (CDBG-DR) Recreate NY Home Buyout Program under Title I of the Housing and Community Development Act of 1974 (PL 93-383).

The State has currently been allocated \$1.7 billion of CDBG-DR funds for acquisition, demolition, reconstruction, improvement, financing, and use of existing properties in the most impacted municipalities and counties. This funding reflects activity under the first allocation of funds. A significant portion of the current allocation will be used for the buyout and acquisition of some of the worst damaged properties, including those that are this subject of this Notice. This Notice pertains to properties opting into the buyout and acquisition plan in Putnam County, New York.

There are approximately 13,800 acres of floodplain in Putnam County. The floodplains in the state are depicted on the FEMA Base Flood Elevation Map, which can be viewed at www.msc.fema.gov.

Under buyouts, flood affected properties will be purchased by the State. Structures on the properties will be removed so that the land reverts to its natural state. This project aims to preserve our natural floodplains, prevent future damage to homes and businesses, promote uniform land usage, and assist those impacted by Hurricane Sandy, Hurricane Irene, and Tropical Storm Lee.

Under acquisitions, flood affected properties will be purchased by the State. Specific details of reuse of the acquired properties are unknown at this time; however, use will be in accordance with local zoning and land use plans.

No specific enhanced buyout areas have been identified, but buyouts are being analyzed in the event that buyout areas are determined at a later date. This action is of fundamental importance in assisting landowners with damaged property located further inland.

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 have an opportunity to express their concerns and provide information about these areas. Second, adequate public notice is an important public education tool. The dissemination of information about floodplains facilitates and enhances 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.

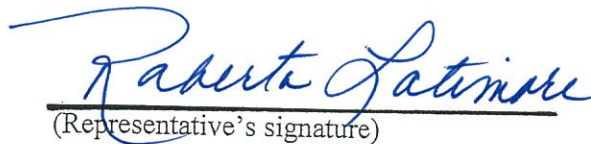
Written comments should be submitted via email and further information can be requested at NYSCDBG_DR_ER@nyshcr.org. Please include "Putnam County Floodplain Work Comments" in the subject line. Written comments may also be received by HCR at the following address: Attention: Heather Spitzberg, Certifying Officer, NYS Homes and Community Renewal, 38-40 State Street, Hampton Plaza, Albany, NY 12207. Comments may be received by telephone at (518) 486-3379. All comments must be received or postmarked on or before Monday, September 30, 2013. A full copy of the Floodplain Management Document, including area maps, can be viewed from Monday - Friday, 9:00 AM - 5:00 PM at NYS Homes and Community Renewal, 38-40 State Street, Hampton Plaza, Albany, NY 12207 or at <http://www.nyshcr.org/Programs/NYS-HCR-CDBG-DR/EnvironmentalReview>.

Heather Spitzberg, Certifying Officer
New York State Homes & Community Renewal
Hampton Plaza
38-40 State Street
Albany, NY 12207
(518) 486-3379
NYSCDBG_DR_ER@nyshcr.org

ROBERTA LATIMORE being duly sworn, says that she is a principal clerk and a duly authorized designee of Daily News, L.P., publisher of the 'DAILY NEWS,' a daily and Sunday newspaper published in the City of New York and that the notice, of which the annexed is a copy, was published in said newspaper and online within the section of:

LEGAL / PUBLIC NOTICES of the
City North Edition

On Sept 13, 2013



(Representative's signature)

Authorized Designee of Daily News, L.P.,
Publisher of the Daily News

SWORN TO AND SUBSCRIBED
BEFORE ME THIS DATE

SEP 13 2013

JEANNETTE CALLE
Notary Public of New Jersey
My Commission Expires 9/17/2014



CROSSWORD II

Grid for crossword puzzle with numbers 1-65 indicating starting positions for clues.

- 19 Firecracker sound
20 Home remodeler's test purchase, perhaps
23 Entirely
24 Contest hopeful
25 Spanish wine
28 Easily pushed around
30 Frilly fabric
31 Upper regions of space, poetically
33 Act like a thirsty cat
36 End of a threat
40 Shogun's Tokyo
41 Transportation station
42 '___ the Sons' (Gay Talese best-seller)
43 Very small
44 Ra, to some
46 Jennifer, in 'Dreamgirls'
49 Mexican eatery staple
51 Make round, as dough
57 Fleshy seed cover
58 Get your nose into someone's business
59 Collection of miscellany
60 Fill to excess
61 Paving block
62 Descriptions on product boxes
63 Checked out visually
64 Gift bags from pledge drives
65 Racetrack tipster
8 '___ be a pleasure!'
9 Ringing of bells
10 Protect from floods
11 Made a vault
12 One-___ (brief joke)
13 Outraged
21 Sharer's word
22 Birthstone in a shell
25 Plum-like fruit
26 Like a Saturday crossword
27 Rebounded sound
28 Slightest amount
29 Amazonian underwater shocker
31 See from afar
32 Seesaw quorum
33 Reaching into the past, as a memory
34 Like some singing voices
35 Proceed slowly but surely
37 Fond farewell
38 Place to hibernate
39 Quick, open-topped automobile
43 Used a hoe
44 Isn't on the level
45 Dos Passos trilogy
46 Backspace through
47 Sudden invasion
48 Top-___ golf balls
49 Treat with haughty disdain
50 Make amends (for)
52 Hissed 'Over here!'
53 A fan of
54 By the same token
55 In ___ of (rather than)
56 Hopelessly confused

Thursday's Puzzle Solved

Solved crossword puzzle grid with words filled in: LAG, BABA, STOPS, POLO, EMIL, MOREL, ACER, AIRS, EMCEE, ROCK, ANDRO, LLBAND, BIBIS, ITS, BATT, RETURNS, SHLIO, ALOHA, LURIE, SEED, IMENTARY, ROCK, SPOT, NOR, EERIE, OHS, CANASTA, TTT, SAC, HERES, ROCKET, SCIENTIST, UVEAS, WONT, ROLE, DELTA, ALER, OTIS, ENTER, PARR, PATTS

ACROSS

- 1 Fully stretched
5 Follower of Las Vegas or New York
10 'The First Lady of Song' Fitzgerald
14 Knight in shining armor
15 Ragged mountain ridge
16 Chow ___ (Chinese dish)
17 Verbal
18 When repeated, a Washington state city

DOWN

- 1 Thunder god
2 Word with 'space'
3 Caspian Sea tributary
4 Like 800 numbers
5 Relative of the wasp
6 Dragged fishing net
7 Race with a baton
21 Amazonian underwater shocker
29 See from afar
32 Seesaw quorum
33 Reaching into the past, as a memory
34 Like some singing voices
35 Proceed slowly but surely
37 Fond farewell

9/13 ©2013 Universal Uclick

NOTICES

Legal Notices

Legal Notices

Legal Notices

Legal Notices

Legal Notices

Legal Notices

EARLY NOTICE AND PUBLIC REVIEW OF A PROPOSED ACTIVITY IN A 100-YEAR FLOODPLAIN

September 13, 2013:

To: All Interested Agencies, Groups, & Individuals

This is to give notice that New York State Homes and Community Renewal (HCR) has conducted an evaluation as required by Executive Order 11988 in accordance with HUD regulations under 24 CFR 55.20 Subpart C - Procedures for Making Determinations on Floodplain Management to determine the potential effect that its activity in the floodplain will have on the human environment for Community Development Block Grant - Disaster Recovery (CDBG-DR) Recreate NY Home Buyout Program under Title I of the Housing and Community Development Act of 1974 (PL 93-383).

The State has currently been allocated \$1.7 billion of CDBG-DR funds for acquisition, demolition, reconstruction, improvement, financing, and use of existing properties in the most impacted municipalities and counties. This funding reflects activity under the first allocation of funds. A significant portion of the current allocation will be used for the buyout and acquisition of some of the worst damaged properties, including those that are the subject of this Notice. This Notice pertains to properties opting into the buyout and acquisition plan in New York County, New York.

There are approximately 2,200 acres of floodplain in New York County. The floodplains in the state are depicted on the FEMA Base Flood Elevation Map, which can be viewed at www.msc.fema.gov.

Under buyouts, flood affected properties will be purchased by the State. Structures on the properties will be removed so that the land reverts to its natural state. This project aims to preserve our natural floodplains, prevent future damage to homes and businesses, promote uniform land usage, and assist those impacted by Hurricane Sandy, Hurricane Irene, and Tropical Storm Lee.

Under acquisitions, flood affected properties will be purchased by the State. Specific details of reuse of the acquired properties are unknown at this time; however, use will be in accordance with local zoning and land use plans.

No specific enhanced buyout areas have been identified, but buyouts are being analyzed in the event that buyout areas are determined at a later date. This action is of fundamental importance in assisting landowners with damaged property located further inland.

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 have an opportunity to express their concerns and provide information about these areas. Second, adequate public notice is an important public education tool. The dissemination of information about floodplains facilitates and enhances 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 should be submitted via email and further information can be requested at NYS-CDBG-DR_ER@nys-hcr.org. Please include 'New York County Floodplain Work Comments' in the subject line. Written comments may also be received by HCR at the following address: Attention: Heather Spitzberg, Certifying Officer, NYS Homes and Community Renewal, 38-40 State Street, Hampton Plaza, Albany, NY 12207. Comments may be received by telephone at (518) 486-3379. All comments must be received or postmarked on or before Monday, September 30, 2013. A full copy of the Floodplain Management Document, including area maps, can be viewed from Monday - Friday, 9:00 AM - 5:00 PM at NYS Homes and Community Renewal, 38-40 State Street, Hampton Plaza, Albany, NY 12207 or at http://www.nys-hcr.org/Programs/NYS-HCR-CDBG-DR/EnvironmentalReview.

Heather Spitzberg, Certifying Officer
New York State Homes & Community Renewal
Hampton Plaza
38-40 State Street
Albany, NY 12207
(518) 486-3379
NYS-CDBG-DR_ER@nys-hcr.org

EARLY NOTICE AND PUBLIC REVIEW OF A PROPOSED ACTIVITY IN A 100-YEAR FLOODPLAIN

September 13, 2013:

To: All Interested Agencies, Groups, & Individuals

This is to give notice that the New York State Homes and Community Renewal (HCR) has conducted an evaluation 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 to determine the potential effect that its activity in the floodplain will have on the human environment for Community Development Block Grant - Disaster Recovery (CDBG-DR) Greene County Housing Assistance Program under Title I of the Housing and Community Development Act of 1974 (PL 93-383). In accordance with the regulations, a Floodplain Management Area-wide Compliance Document has been prepared for the CDBG-DR Housing Assistance Program for rehabilitation, reimbursement, and mitigation of 1-4 Unit Family Homes in Greene County.

New York State has been allocated \$1.7 Billion of CDBG-DR funds for acquisition, reconstruction, reimbursement, improvement, financing, and use of existing properties in the most impacted municipalities and counties. This funding reflects activity under the first allocation of funds. A significant portion of the current allocation will be used for the renovation of some of the worst damaged properties, including those that are the subject of this Notice. This Notice pertains to the renovation of over 860 damaged homes in Greene County, New York including over 860 homes damaged by Hurricane Irene. It is HCR's expectation that with additional unmet needs assessment the number of housing units in this and other areas to be assisted additional funding will increase. Additional areas will be the subject of additional notices, as needs arise.

There are approximately 21,700 acres of floodplain in Greene County. The tidal floodplains in the State are depicted on two maps: the advisory mapping developed by FEMA, which can be viewed by selecting 'FEMA's Interactive ABFE Map' link at www.region2coastal.com/sandy/abfe and the FEMA Base Flood Elevation Map link at www.msc.fema.gov.

Homeowners whose property sustained substantial damage will be issued grant awards. These awards will assist in the rehabilitation of damaged homes and reimbursement of prior and ongoing repairs. In order to receive a grant award, the damaged home must be elevated. The height of elevations will be based on current building ordinances and estimated 100 year flood data.

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 have an opportunity to express their concerns and provide information about these areas. Second, adequate public notice is an important public education tool. The dissemination of information about floodplains facilitates and enhances 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 should be submitted via email and further information can be requested at NYS-CDBG-DR_ER@nys-hcr.org. Please include 'Greene County Floodplain Work Comments' in the subject line. Written comments may also be received by HCR at the following address: Attention: Heather Spitzberg, Certifying Officer, NYS Homes and Community Renewal, 38-40 State Street, Hampton Plaza, Albany, NY 12207. Comments may be received by telephone at (518) 486-3379. All comments must be received or postmarked on or before Monday, September 30, 2013. A full copy of the Floodplain Management Document, including area maps, can be viewed from Monday - Friday, 9:00 AM - 5:00 PM at NYS Homes and Community Renewal, 38-40 State Street, Hampton Plaza, Albany, NY 12207 or at http://www.nys-hcr.org/Programs/NYS-HCR-CDBG-DR/EnvironmentalReview.

Heather Spitzberg, Certifying Officer
New York State Homes & Community Renewal
Hampton Plaza
38-40 State Street
Albany, NY 12207
(518) 486-3379
NYS-CDBG-DR_ER@nys-hcr.org

EARLY NOTICE AND PUBLIC REVIEW OF A PROPOSED ACTIVITY IN A 100-YEAR FLOODPLAIN

September 13, 2013:

To: All Interested Agencies, Groups, & Individuals

This is to give notice that New York State Homes and Community Renewal (HCR) has conducted an evaluation as required by Executive Order 11988 in accordance with HUD regulations under 24 CFR 55.20 Subpart C - Procedures for Making Determinations on Floodplain Management to determine the potential effect that its activity in the floodplain will have on the human environment for Community Development Block Grant - Disaster Recovery (CDBG-DR) Recreate NY Home Buyout Program under Title I of the Housing and Community Development Act of 1974 (PL 93-383).

The State has currently been allocated \$1.7 billion of CDBG-DR funds for acquisition, demolition, reconstruction, improvement, financing, and use of existing properties in the most impacted municipalities and counties. This funding reflects activity under the first allocation of funds. A significant portion of the current allocation will be used for the buyout and acquisition of some of the worst damaged properties, including those that are the subject of this Notice. This Notice pertains to properties opting into the buyout and acquisition plan in Putnam County, New York.

There are approximately 13,800 acres of floodplain in Putnam County. The floodplains in the state are depicted on the FEMA Base Flood Elevation Map, which can be viewed at www.msc.fema.gov.

Under buyouts, flood affected properties will be purchased by the State. Structures on the properties will be removed so that the land reverts to its natural state. This project aims to preserve our natural floodplains, prevent future damage to homes and businesses, promote uniform land usage, and assist those impacted by Hurricane Sandy, Hurricane Irene, and Tropical Storm Lee.

Under acquisitions, flood affected properties will be purchased by the State. Specific details of reuse of the acquired properties are unknown at this time; however, use will be in accordance with local zoning and land use plans.

No specific enhanced buyout areas have been identified, but buyouts are being analyzed in the event that buyout areas are determined at a later date. This action is of fundamental importance in assisting landowners with damaged property located further inland.

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 have an opportunity to express their concerns and provide information about these areas. Second, adequate public notice is an important public education tool. The dissemination of information about floodplains facilitates and enhances 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 should be submitted via email and further information can be requested at NYS-CDBG-DR_ER@nys-hcr.org. Please include 'Putnam County Floodplain Work Comments' in the subject line. Written comments may also be received by HCR at the following address: Attention: Heather Spitzberg, Certifying Officer, NYS Homes and Community Renewal, 38-40 State Street, Hampton Plaza, Albany, NY 12207. Comments may be received by telephone at (518) 486-3379. All comments must be received or postmarked on or before Monday, September 30, 2013. A full copy of the Floodplain Management Document, including area maps, can be viewed from Monday - Friday, 9:00 AM - 5:00 PM at NYS Homes and Community Renewal, 38-40 State Street, Hampton Plaza, Albany, NY 12207 or at http://www.nys-hcr.org/Programs/NYS-HCR-CDBG-DR/EnvironmentalReview.

Heather Spitzberg, Certifying Officer
New York State Homes & Community Renewal
Hampton Plaza
38-40 State Street
Albany, NY 12207
(518) 486-3379
NYS-CDBG-DR_ER@nys-hcr.org

EXHIBIT 2

FINAL NOTICE AND PUBLIC REVIEW OF A PROPOSED ACTIVITY IN A 100-YEAR FLOODPLAIN

October 3, 2013:

To: All Interested Agencies, Groups, & Individuals

This is to give notice that New York State Homes and Community Renewal (HCR) has conducted an evaluation as required by Executive Order 11988 in accordance with HUD regulations under 24 CFR 55.20 Subpart C - Procedures for Making Determinations on Floodplain Management to determine the potential effect that its activity in the floodplain will have on the human environment for Community Development Block Grant – Disaster Recovery (CDBG-DR) Recreate NY Home Buyout Program under Title I of the Housing and Community Development Act of 1974 (PL 93-383).

The State has currently been allocated \$1.7 billion of CDBG-DR funds for acquisition, demolition, reconstruction, improvement, financing, and use of existing properties in the most impacted municipalities and counties. This funding reflects activity under the first allocation of funds. A significant portion of the current allocation will be used for the buyout and acquisition of some of the worst damaged properties, including those that are this subject of this Notice. This Notice pertains to properties opting into the buyout and acquisition plan in Ulster County, New York.

There are approximately 35,200 acres of floodplain in Ulster County. The floodplains in the state are depicted on the FEMA Base Flood Elevation Map, which can be viewed at www.msc.fema.gov.

Under buyouts, flood affected properties will be purchased by the State. Structures on the properties will be removed so that the land reverts to its natural state. This project aims to preserve our natural floodplains, prevent future damage to homes and businesses, promote uniform land usage, and assist those impacted by Hurricane Sandy, Hurricane Irene, and Tropical Storm Lee.

Under acquisitions, flood affected properties will be purchased by the State. Specific details of reuse of the acquired properties are unknown at this time, however use will be in accordance with local zoning and land use plans.

No specific enhanced buyout areas have been identified, but buyouts are being analyzed in the event that buyout areas are determined at a later date. This action is of fundamental importance in assisting landowners with damaged property located further inland.

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 have an opportunity to express their concerns and provide information about these areas. Second, adequate public notice is an important public education tool. The dissemination of information about floodplains facilitates and enhances 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 should be submitted via email and further information can be requested at NYSCDBG_DR_ER@nyshcr.org. Please include "Ulster County Floodplain Work Comments" in the subject line. Written comments may also be received by HCR at the following address: Attention: Amy Zamenick, Certifying Officer, NYS Homes and Community Renewal, 38-40 State Street, Hampton Plaza, Albany, NY 12207. Comments may be received by telephone at (518) 473-4732. All comments must be received or postmarked on or before **Thursday, October 10, 2013**. A full copy of the Floodplain Management Document, including area maps, can be viewed from Monday – Friday, 9:00 AM - 5:00 PM at NYS Homes and Community Renewal, 38-40 State Street, Hampton Plaza, Albany, NY 12207 or at <http://www.nyshcr.org/Programs/NYS-HCR-CDBG-DR/EnvironmentalReview>. To inquire about how to apply for benefits under this and other New York State Disaster Relief programs, please call the Recovery Hotline at 1-855-NYS-SANDY, Monday-Friday 8am-8pm. Or, go to www.nysandyhelp.ny.gov.

Amy Zamenick, Certifying Officer
New York State Homes & Community Renewal
Hampton Plaza
38-40 State Street
Albany, NY 12207
(518) 473-4732
NYSCDBG_DR_ER@nyshcr.org

STATE OF NEW JERSEY
COUNTY OF HUDSON

FINAL NOTICE AND PUBLIC REVIEW OF A PROPOSED
ACTIVITY IN A 100-YEAR FLOODPLAIN

October 3, 2013:

To: All Interested Agencies, Groups, & Individuals

This is to give notice that New York State Homes and Community Renewal (HCR) has conducted an evaluation as required by Executive Order 11988 in accordance with HUD regulations under 24 CFR 55.20 Subpart C - Procedures for Making Determinations on Floodplain Management to determine the potential effect that its activity in the floodplain will have on the human environment for Community Development Block Grant - Disaster Recovery (CDBG-DR) Recreate NY Home Buyout Program under Title I of the Housing and Community Development Act of 1974 (PL 93-383).

The State has currently been allocated \$1.7 billion of CDBG-DR funds for acquisition, demolition, reconstruction, improvement, financing, and use of existing properties in the most impacted municipalities and counties. This funding reflects activity under the first allocation of funds. A significant portion of the current allocation will be used for the buyout and acquisition of some of the worst damaged properties, including those that are the subject of this Notice. This Notice pertains to properties opting into the buyout and acquisition plan in Putnam County, New York.

There are approximately 13,800 acres of floodplain in Putnam County. The floodplains in the state are depicted on the FEMA Base Flood Elevation Map, which can be viewed at www.msc.fema.gov.

Under buyouts, flood affected properties will be purchased by the State. Structures on the properties will be removed so that the land reverts to its natural state. This project aims to preserve our natural floodplains, prevent future damage to homes and businesses, promote uniform land usage, and assist those impacted by Hurricane Sandy, Hurricane Irene, and Tropical Storm Lee.

Under acquisitions, flood affected properties will be purchased by the State. Specific details of reuse of the acquired properties are unknown at this time, however use will be in accordance with local zoning and land use plans.

No specific enhanced buyout areas have been identified, but buyouts are being analyzed in the event that buyout areas are determined at a later date. This action is of fundamental importance in assisting landowners with damaged property located further inland.

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 have an opportunity to express their concerns and provide information about these areas. Second, adequate public notice is an important public education tool. The dissemination of information about floodplains facilitates and enhances 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 should be submitted via email and further information can be requested at NYSCDBG_DR_ER@nyshcr.org. Please include "Putnam County Floodplain Work Comments" in the subject line. Written comments may also be received by HCR at the following address: Attention: Amy Zamenick, Certifying Officer, NYS Homes and Community Renewal, 38-40 State Street, Hampton Plaza, Albany, NY 12207. Comments may be received by telephone at (518) 473-4732. All comments must be received or postmarked on or before Thursday, October 10, 2013. A full copy of the Floodplain Management Document, including area maps, can be viewed from Monday - Friday, 9:00 AM - 5:00 PM at NYS Homes and Community Renewal, 38-40 State Street, Hampton Plaza, Albany, NY 12207 or at <http://www.nyshcr.org/Programs/NYS-HCR-CDBG-DR/EnvironmentalReview>. To inquire about how to apply for benefits under this and other New York State Disaster Relief programs, please call the Recovery Hotline at 1-855-NYS-SANDY, Monday-Friday 8am-6pm. Or, go to www.nysandyhelp.ny.gov.

Amy Zamenick, Certifying Officer
New York State Homes & Community Renewal
Hampton Plaza
38-40 State Street
Albany, NY 12207
(518) 473-4732
NYSCDBG_DR_ER@nyshcr.org

ROBERTA LATIMORE being duly sworn, says that she is a principal clerk and a duly authorized designee of Daily News, L.P., publisher of the 'DAILY NEWS,' a daily and Sunday newspaper published in the City of New York and that the notice, of which the annexed is a copy, was published in said newspaper and online within the section of:

LEGAL / PUBLIC NOTICES of the
City North Edition

On Oct. 3, 2013



(Representative's signature)

Authorized Designee of Daily News, L.P.,
Publisher of the Daily News

SWORN TO AND SUBSCRIBED
BEFORE ME THIS DATE

OCT 03 2013

JEANETTE CALLE
Notary Public of New Jersey
My Commission Expires 9/17/2014



EXHIBIT 3

Public Comments Received and HCR Response

COMMENT 1: Will any enhanced buyouts be occurring in the Village of Cold Spring?

RESPONSE: No enhanced buyouts are being planned for the Village of Cold Spring, NY at this time. For more information on this and other New York State Disaster Relief programs, please call the Recovery Hotline at 1-855-NYS-SANDY, Monday-Friday 8am-8pm, or visit the website at www.nysandyhelp.ny.gov.