



September 21, 2018

Cross River Bank
885 Teaneck Road
Teaneck, NJ 07666

Re: 13-24 Beach Channel Drive, Far Rockaway, NY 11691, Block 15528, Lot 9

To whom it may concern:

As per your request we have reviewed Phase I Environmental Site Assessment (ESA) conducted by Tenen Environmental, dated July, 2018. The ESA states in part as follows:

Findings/Opinions

“The Site, located at 13-24 to 13-30 Beach Channel Drive, Far Rockaway, New York (Tax Block 15528, Lots 9, 12, and 112) is an irregularly shaped parcel on the east side of Beach Channel Drive. The total Site area is approximately 17,235 square feet (SF). The Site is currently developed with one-story commercial buildings, and occupied by a car wash, salon, barber, deli, and fast food restaurant.

Site reconnaissance identified a car wash on the Site and a filling station with underground gasoline storage occupying the north adjoining property (northeast corner of Beach Channel Drive and Mott Avenue). These current uses of the Site and north adjoining property are considered RECs.

The earliest Sanborn maps (1895-1912) show portions of small sheds and a barn on the Site. These buildings were demolished prior to 1933, and by 1951 the Site was developed with multiple one-story commercial buildings, including an auto laundry (1951-2006) and auto repair (1981-2006). Auto laundry and auto repair were also documented in the 1992 and 1993 C of Os, respectively. By 2006, the northernmost Site building was redeveloped, and the Site uses appear similar through 2017. The city directory listings indicate commercial use, including a car wash. The NYCDOB Property Profile Overview and the regulatory database listings indicate that an E-restriction for hazardous material, noise, and air has been placed on the Site (Lot 9). The presence of the E-designation is not considered a REC.

The 1895-1901 Sanborn maps show barns and sheds on the west and northeast adjoining properties, dwellings on south and southwest adjoining lots, a carpenter shop on a north adjoining lot (1901), and a railway company on the east adjoining property (1901). The northwest adjoining property was developed by 1912 and shown as primarily residential through 2017 and some commercial use (1981-2005). The north adjoining property beyond Dix Avenue was depicted with a filling station (1933-2017), an auto laundry (1933-1951), and auto repair (1981-1988). By 1981, the east and west adjoining properties were developed with commercial buildings and a public use building and parking lot were shown on a west adjoining property. The south adjoining building was shown with an animal hospital (1981-1988) and commercial use (1990-2006).”

13-24 Beach Channel Drive

Review Page 2

“...The south adjoining building was shown with an animal hospital (1981-1988) and commercial use (1990-2006). A community center was depicted on a west adjoining property from 1996-2006, and the northeast adjoining building was shown as commercial in 2006. The available city directory listings for the adjoining/surrounding properties indicate long-term residential and commercial use, the latter including gas stations and auto repair operations on the north adjoining property.

All Sanborn maps show the surrounding area as predominantly residential with some commercial and industrial use. Railroad tracks were depicted southwest of the Site from 1895 to 1951. A L.I. Express Co. garage with a 1,000-gallon UST was identified east of the Site on the 1912 Sanborn map. A dress factory (1951) was identified southwest of the Site and waste paper and rag processing to the northeast (1951-2006). Other surrounding non-residential uses include hotels, theaters, banks, a hospital, and a shopping center. While uses of individual lots may have changed, the nature of the surrounding area is depicted as relatively constant through 2006, the date of the most recent map.

Regarding the Site and adjoining/surrounding properties, the results of the city directory, historic topographic map and aerial photograph review are generally consistent with the usage depicted on the historic Sanborn maps, although the city directory listings provide additional information on adjoining property uses. Historic commercial use of the Site, including an auto laundry and auto repair, was documented since at least 1951. A filling station, gasoline storage, and auto repair were identified on the north adjoining property. These historic uses of the Site and north adjoining property are considered RECs. Uses of the surrounding properties have included manufacturing and gasoline storage. The historic use of the surrounding properties likely involved the use and disposal of hazardous materials and petroleum; based upon our review of the relative distances and hydrogeology, these uses are not considered RECs.

The Site was listed on the EDR proprietary E-DESIGNATION database with E-designation E-232 for Air Quality – HVAC fuel limited to natural gas, Window Wall Attenuation and Alternate Ventilation, and Hazardous Materials Phase I and Phase II Testing Protocol. The listing of the Site on the E-DESIGNATION database is not considered a REC. Listings for the north adjacent property (13-46 Beach Channel Drive) were identified on the AST, UST, and EDR Hist Auto databases and document historic use of this property for gasoline storage, a filling station and for auto repair.”

The database search indicated numerous listings of properties within the standard search radii on multiple regulatory databases. Many of these listings are located a significant distance from and/or downgradient of the Site. All but one upgradient leaking tank case and all spill cases are closed and are not considered RECs. The historic use of the north adjoining property as a gasoline service station with underground gasoline storage and for auto repair, as documented in the regulatory database listings is considered a REC.

13-24 Beach Channel Drive

Review Page 3

The report reviewed renders findings and opinions, however, does not render any recommendations. The report states that the subject property is occupied by a car wash and is considered a Recognized Environmental Condition (REC). Singer Environmental Group (SEG), does not consider a car wash a REC. The subject property is an "E" Designated site with the NYC Department of City Planning. Tenen Environmental's report does not consider the "E" Designation to be a REC. SEG considers this a REC.

Due to the fact that the site has an E-Designation for Hazardous Materials, in accordance with OER's (Office of Environmental Remediation) requirements, prior to obtaining a building permit for redevelopment of the Site, the following must be performed: a) preparation of a Phase II Investigation Work Plan, 2) implementation of an OER-approved Phase II Investigation, 3) preparation of a Phase II Investigation/Remedial Investigation report, and 4) preparation of an OER approved Remedial Action Work Plan. The foregoing must address all environmental subsurface conditions at the site, including soil, soil vapor, ground water and vapor intrusion.

While the Noise and Air E-Designation of the site is not considered a recognized environmental condition, in accordance with OER's requirements, prior to obtaining a building permit for redevelopment of the Site, a Noise and Air Remedial Work Plan must be prepared and approved by OER.

If you have any further questions, please feel free to contact us.

Sincerely,

Shemon Singer