



Home Repair Opportunity (HeRO) Program Floodplain Management

HeRO 415-C
Updated 4/1/2024

This form should be used by HeRO-funded agencies to document their compliance with this policy for each household that will be rehabilitated with HeRO funds. For more information on HUD's floodplain management regulations, please visit: <https://www.hudexchange.info/environmental-review/floodplain-management>

1. Does [24 CFR 55.12\(c\)](#) exempt this project from compliance with HUD's floodplain management regulations?

Yes, the project is exempted under the incidental floodplain exception (**Select all that apply**)

No new or existing buildings or improvements occupy or modify the 100-year floodplain, floodway, or – for critical actions (*activities where even a slight risk of flooding would be too great, because of potential loss of life, injury to persons, or damage to properties. This applies to hospitals, nursing homes, fire and police stations, and roads providing sole egress from flood-prone areas*) – the 500-year floodplain.

Provisions are made for site drainage that will not adversely affect any wetland.

A permanent covenant is placed on the property's continued use to preserve the floodplain.

→ *Continue to the Worksheet Summary.*

No, none of the exceptions listed above apply → *Continue to Question 2.*

2. Provide a FEMA/FIRM map showing the site.

The Federal Emergency Management Agency (FEMA) designates floodplains. The [FEMA Map Service Center](#) provides this information in the form of FEMA Flood Insurance Rate Maps (FIRMs).

Does your project occur in a floodplain?

No → *Continue to the Worksheet Summary below.*

Yes, **Select the applicable floodplain using the FEMA map or the best available information:**

100-year floodplains (A Zone) → *Continue to Question 3.*

500-year floodplains (B Zone or shaded X Zone) → *Continue to Question 4.*

Floodways (AE hatched) → *Continue to Question 5.*

3. 100-year Floodplains (A)

Is the 8-Step Process required? Select one of the following options:

No, 8-Step is inapplicable because the proposed financial assistance for minor repairs or improvements on the one-to four-family property does not meet the thresholds for “substantial improvement”:

- Substantial Improvement means any repair, reconstruction, modernization or improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure either:
 - 1) Before the improvement or repair is started; or
 - 2) If the structure has been damaged, and is being restored, before the damage; or
- Any repair, reconstruction, modernization or improvement of a structure that results in an increase of more than twenty percent in the number of dwelling units on a residential project or in the average peak number of customers and employees likely to be on-site at any one time for a commercial or industrial project.

No, the 5-Step Process applies instead because all of the following criteria are met:

- Recipient's actions under any HUD program involving the repair, rehabilitation, modernization, weatherization, or improvement of existing multifamily housing projects, hospitals, nursing homes, assisted living facilities, board and care facilities, intermediate care facilities, and one- to four-family properties, in communities that are in the Regular Program of the National Flood Insurance Program (NFIP) and are in good standing.
- The action does not involve a conversion from nonresidential to residential land use.
- The action does not meet the thresholds for “substantial improvement.”
- The footprint of the structure and paved areas is not significantly increased.

Yes, the 8-Step Process applies.

This project will require mitigation and may require elevating structure or structures. See the link to the HUD Exchange above for information on HUD’s elevation requirements.

→ *Continue to Worksheet Summary.*

4. **500-Year Floodplains (B Zone or shaded X Zone)**

Is this a critical action (hospital, nursing homes, police stations, fire stations, and roadways providing sole egress from flood-prone areas)?

No, this is not a critical action → *Continue to Worksheet Summary.*

Yes, this is a critical action. **Is the 8-Step Process required? Select one of the following options:**

No, the 8-Step Process is inapplicable if:

Financial assistance for minor repairs or improvements on one- to four-family properties that do not meet the thresholds for “substantial improvement” (Any repair, reconstruction, modernization or improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure either:

(1) Before the improvement or repair is started; or

(2) If the structure has been damaged, and is being restored, before the damage occurred.

Yes, the 8-Step Process is required.

→ *Continue to Worksheet Summary.*

5. **Floodways (AE hatched)**

Is this a functionally dependent use (dams, marinas, and port facilities) or a floodplain function restoration activity?

No, this is not a functionally dependent use or a floodplain function restoration activity

→ ***Federal assistance may not be used at this location unless an exception in [24 CFR 55.12\(c\)](#) applies. You must either choose an alternate site or cancel the project.***

Yes, this is a functionally dependent use or a floodplain function restoration activity and therefore the 8-Step Process applies.

→ *Continue to Worksheet Summary.*

Worksheet Summary

Provide a full description of your determination and a synopsis of the information that it was based on, such as:

- Map panel numbers and dates
- Names of all consulted parties and relevant consultation dates
- Names of plans or reports and relevant page numbers
- Any additional requirements specific to your program or region

Include all documentation supporting your findings in your submission to MHDC.

Are formal compliance steps or mitigation required?

Yes

No