



# Home Repair Opportunity (HeRO) Program Instructions for Completing MHDC Forms HeRO 415 A-F (Tier II) Environmental Review

HeRO 415-I  
Updated 2/28/2025

*All maps must be in color and legible, with the project site clearly identified*

*Use of hyperlinks will assist in providing resources and location of obtaining appropriate maps*

## HeRO 415-A

### **Contamination and Toxic Substances**

- Answer all statements either “yes” or “no” unless instructed to “Continue to the Worksheet Summary”
- If an explanation follows the question, please provide full explanation
- Include full description, all documentation synopsis of the information supporting the findings on Worksheet Summary – in color
  - EPA’s Environmapper and state/tribal databases
  - EPA National Priorities List Sites
  - CERCLA or state-equivalent sites
  - RCRA Corrective Action sites
- Omission of information/attachments will result in rejection of the form

## HeRO 415-B

### **Site-Specific Field Contamination Checklist**

- Complete each section of the checklist in its entirety
- Attach appropriate photographs and/or maps – in color
- Omission of information/attachments will result in rejection of the form

## HeRO 415-C

### **Floodplain Management**

- Answer all statements either “yes” or “no” and select checkboxes when appropriate unless instructed to “Continue to the Worksheet Summary”
- Attach a copy of the flood letter received from FEMA
- Attach copies of the floodplain map (use a FIRMette) with project site clearly identified by “x”
- Include full description, all documentation synopsis of the information supporting the findings on Worksheet Summary – in color
- Omission of information/attachments will result in rejection of the form

## **HeRO 415-D**

### **Noise Abatement and Control - [HUD Noise Guidebook](#)**

- Answer all statements either “yes” or “no” unless instructed to “Continue to the Worksheet Summary” as well as check all appropriate boxes under applicable statements
- If an explanation follows the question, please provide full explanation
- Include full description, all documentation synopsis of the information supporting the findings on Worksheet Summary
- Omission of information/attachments will result in rejection of the form
- Additional Resources - <https://www.hudexchange.info/programs/environmental-review/noise-abatement-and-control/>
  - Use Google Earth to clearly identify the project property, showing a bird’s eye view and measurements to any major street/road/highway/freeway, railroads and airports – in color
  - Answer all questions either “yes” or “no” and complete the blanks with the requested information
  - Attach all maps and noise calculations (if applicable) – in color
  - Always measure shortest distance

## **HeRO 415-E**

### **Airport Hazards**

- Answer all statements either “yes” or “no” unless instructed to “Continue to the Worksheet Summary”
- If an explanation follows the question, please provide full explanation
- Include full description, all documentation synopsis of the information supporting the findings on Worksheet Summary
- Omission of information/attachments will result in rejection of the form
  - Additional Resources - Go to [www.airnav.com](http://www.airnav.com), use the advanced search, to determine the location of the project property and the distance from the airports. You may need to call airports to get written confirmation that the property is not located within ARCZ – in color

## **HeRO 415-F**

### **Flood Insurance**

- Answer all statements either “yes” or “no” unless instructed to “Continue to the Worksheet Summary”
- If an explanation follows the question, please provide full explanation
- Include full description, all documentation synopsis of the information supporting the findings on Worksheet Summary
- Please include Flood FEMA Letter
- Omission of information/attachments will result in rejection of the form



# Home Repair Opportunity (HeRO) Program Instructions for Completing MHDC Forms HeRO 415 A-F (Tier II) Environmental Review

HeRO 415-I  
Updated 2/28/2025

## Historic Preservation

- Attach a copy of the letter from the SHPO along with documentation provided to SHPO
- Omission of information/attachments will result in rejection of the form

## Creating Overlay Imagery in Google Earth

**Summary:** Historic maps, site plans, and similar geographic imagery can be helpful tools in the environmental review process to identify potential sources of site contamination, conduct noise evaluations and noise mitigation, and for other purposes.

Maps and other images can be imported into the Google Earth. The image can be aligned manually to recognizable geographic references, then saved in Google Earth as an “overlay” image. Once saved, the image is automatically “attached” or referenced, to the underlying geography. The transparency of the overlay layer can be easily adjusted to reveal more, or less, of the underlying aerial imagery. For example, a map image showing the location of an underground gas tank from 40 years ago can be superimposed over the current aerial image, helping to geo-locate the historic storage tank, a potential source of contamination.

## Steps to Creating the Overlay

### 1. **Locate** the graphic image of interest.

Useful images include historic land use maps and include fire insurance rate maps. These maps and resources are often available in paper or digital form in local government records, public libraries or university collections. The images can sometimes be found on-line. Other useful imagery may include a proposed project site plan.

*(Note: It is the researcher's obligation to determine whether an item is copyright protected or, potentially, in the public domain, and to satisfy copyright or other use restrictions when publishing or otherwise distributing materials from these sources. Transmission or reproduction of protected items beyond that allowed by fair use requires the written permission of the copyright owners. Researchers must make their own assessments of rights in light of their intended use.)*

### 2. **Convert** the image to a digital image format, if not already in such format, and **Save** the image to a location on the local computer hard drive. JPEG and TIFF are popular formats for graphic images. Other image formats may include BMP and PNG. “Snipping” and similar screen-capture tools can be also used to obtain and save an image. The image may be saved in one of these formats, or can be digitally converted using a camera, a scanner, or desktop software that allows saving the image into one of these formats.

3. **Import** the image into Google Earth. Open Google Earth and follow these steps.
- Under the "View" tab, select "Sidebar" and turn the sidebar "on."
  - Under "Places," select "My Places," right-click on "My Places," and select "Add," then "Folder."
  - Name the new folder in Google Earth, e.g., "Historic Insurance Map, 1963."
  - Right-click on the new folder, select "Add," then select "Image Overlay" to open a "New Image Overlay" window.
  - Use "Browse" button to locate the image that was saved to the local drive. Click on that file to import into Google Earth. The image will now appear as an aerial overlay in Google Earth.

4. **Position and Size** the image within Google Earth.

Just below the text box, where you named the image overlay, is a Transparency slider. The opacity of the image can be adjusted to "see through" to the underlying geographic features that help you orient and reshape the overlay image to "fit" the underlying geography.

- With the **Edit Image Overlay** window open, green markers/guide lines will appear on the imported image. Click on a green line to where the cursor has a pointing finger, and move the green lines to adjust the image into position relative to the underlying geography. The green lines at a corner allow you to move the image along two axes. The crosshairs in the center allow you to move the whole image without resizing it. The diamond allows you to pivot the image (clockwise or counter-clockwise) so that you can align the underlying aerial map in Google Earth. The straight markers on each edge allow you to stretch the image, inward or outward, in one direction.
- While the window is still open, type a "Description" in that tab. The description can be source where the image was obtained. Once done, click "OK."
- The overlay has now been created and shows in the "Sidebar," under "Places." The overlay is stored in the user's settings for Google Earth, on the local drive, in a KMZ file format. As such, the file has been assigned a geographic registration (e.g., latitude/longitude).

5. **View** the image. At the bottom of the "Places" tab, an "Adjust Opacity" slider can be used to vary the opacity of the imported image relative to the underlying aerial map.
- If the image isn't aligned well enough with respect to the underlying Google Earth aerial, the position of the image can be easily re-adjusted. In the "Sidebar," under "Places," locate the overlay image. Right-click on the file, and select "Properties." Clicking on that will open the "Image Overlay" window (Step 4) and the green guides reappear. Following the sizing and alignment steps in Step 4.



$X = \text{Home}$

in 3k ft circle





X= Home

Distance from home to  
Hwy 15 (to) = 1358 ft





Distance from home (a) to  
railroad (o)

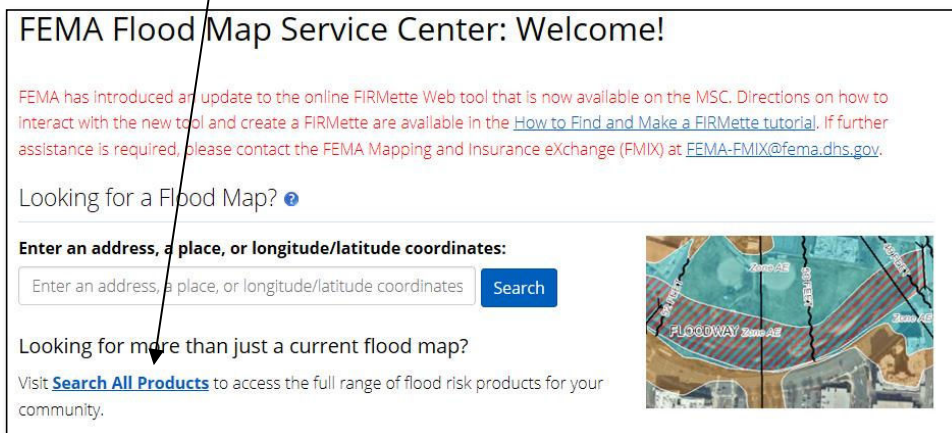
# How to Create a FIRMette

- A FIRMette is an official copy of a portion of the Flood Insurance Rate Map (FIRM) panel.
- FIRMettes are created online by visiting FEMA's Map Service Center at:

**[msc.fema.gov](https://msc.fema.gov)**

## FIRMette Instructions:

1. Go to the FEMA Map Service Center website: **<https://msc.fema.gov/portal/home>**
2. Click Search All Products



FEMA Flood Map Service Center: Welcome!


FEMA has introduced an update to the online FIRMette Web tool that is now available on the MSC. Directions on how to interact with the new tool and create a FIRMette are available in the [How to Find and Make a FIRMette tutorial](#). If further assistance is required, please contact the FEMA Mapping and Insurance eXchange (FMIX) at [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov).

Looking for a Flood Map? [?](#)

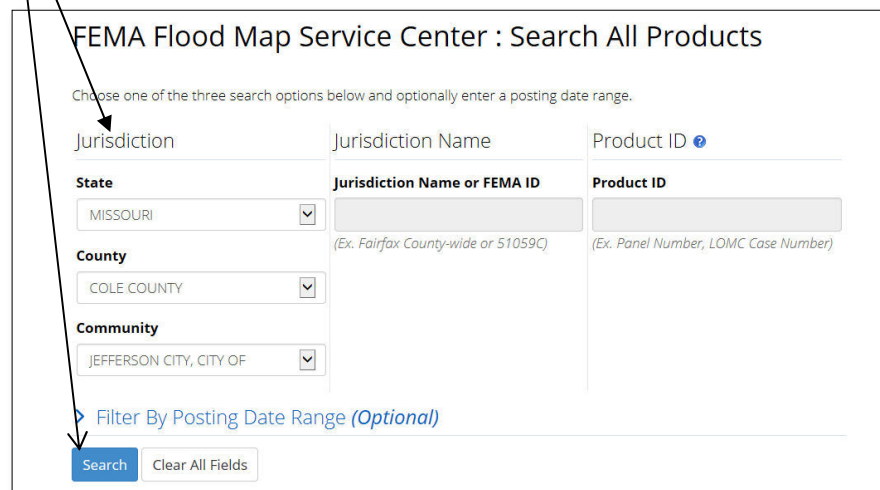
Enter an address, a place, or longitude/latitude coordinates:

Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.



3. Select Jurisdiction by: a. State. b. County. c. Community: Next - Click the Search button



FEMA Flood Map Service Center : Search All Products

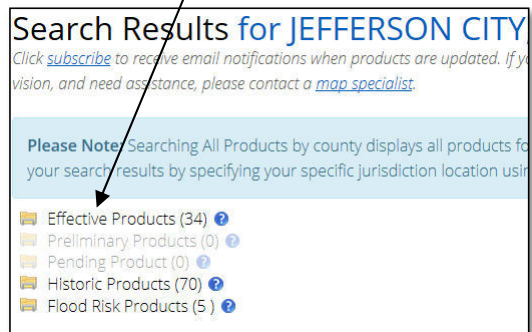
Choose one of the three search options below and optionally enter a posting date range.

Jurisdiction	Jurisdiction Name	Product ID <a href="#">?</a>
<b>State</b> <input type="text" value="MISSOURI"/>	<b>Jurisdiction Name or FEMA ID</b> <input type="text"/>	<b>Product ID</b> <input type="text"/>
<b>County</b> <input type="text" value="COLE COUNTY"/>	<small>(Ex. Fairfax County-wide or 51059C)</small>	<small>(Ex. Panel Number, LOMC Case Number)</small>
<b>Community</b> <input type="text" value="JEFFERSON CITY, CITY OF"/>		

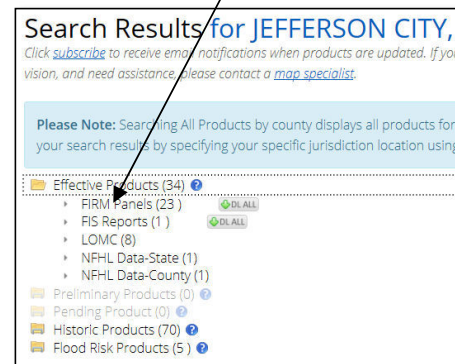
[Filter By Posting Date Range \(Optional\)](#)







































### 5. Click on Effective Products



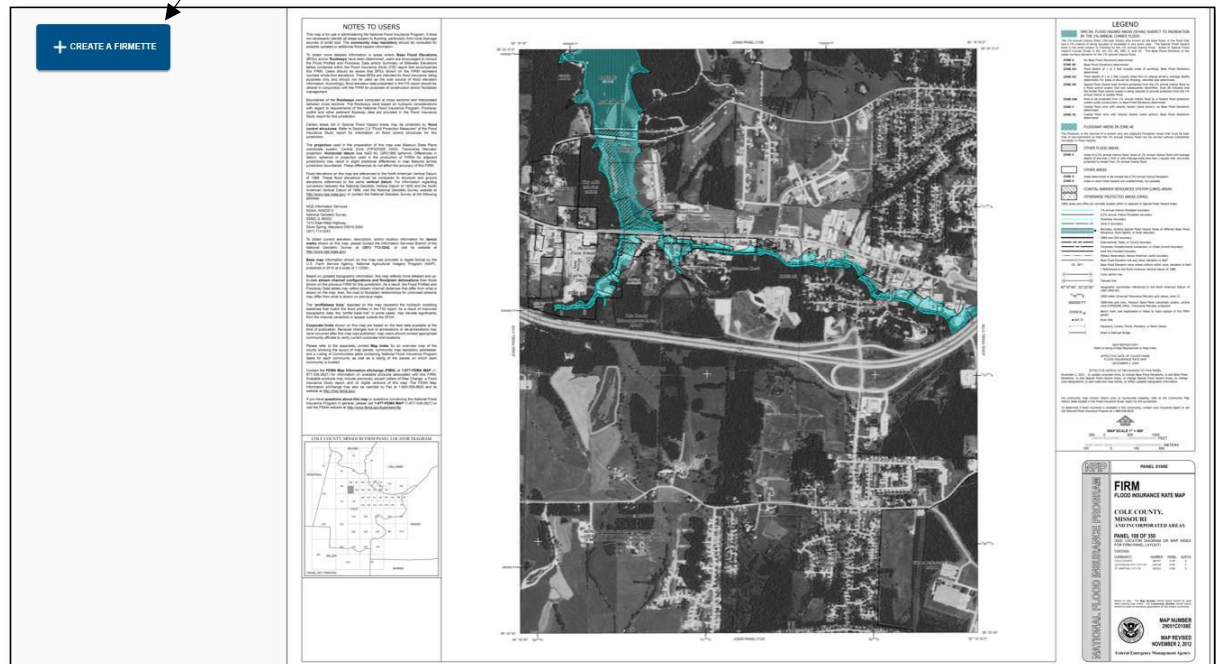
## 6. Click on FIRM Panels



## 7. Select FIRM Panel Number under VIEW

Product ID	Effective Date	LOMC	Size	Download	View
29051CIND0B	11/02/2012		1MB		
29051C0107E	11/02/2012		12MB		
29051C0108E	11/02/2012		11MB		
29051C0109E	11/02/2012		11MB		
29051C0120E	11/02/2012		15MB		
29051C0126E	11/02/2012		13MB		
29051C0127E	11/02/2012		13MB		
29051C0128E	11/02/2012		11MB		
29051C0129E	11/02/2012		13MB		
29051C0131E	11/02/2012		11MB		
29051C0132E	11/02/2012		23MB		
29051C0133E	11/02/2012		28MB		
29051C0134E	11/02/2012		24MB		
29051C0136E	11/02/2012		10MB		

**8. Select the Create A FIRMette button**



Create A FIRMette

CLOSE X

1 Select Page Size

☒ Letter 8.5X11

☐ Legal 8.5X14

☐ Tabloid 11X17

NEXT

Create A FIRMette
CLOSE ✕

- Select Page Size
- Select Print Area

Click and drag the green print area selection box to your area of interest on the map. This is the portion of the map that will show on the FIRMette.

BACK

NEXT
- Scale and North Arrow
- Title Block
- Preview FIRMette

## 11. Drop the “green box” in the desired area

Create A FIRMetteCLOSE X

Select Page Size

Select Print Area

Click and drag the green print area selection box to your area of interest on the map. This is the portion of the map that will show on the FIRMette.

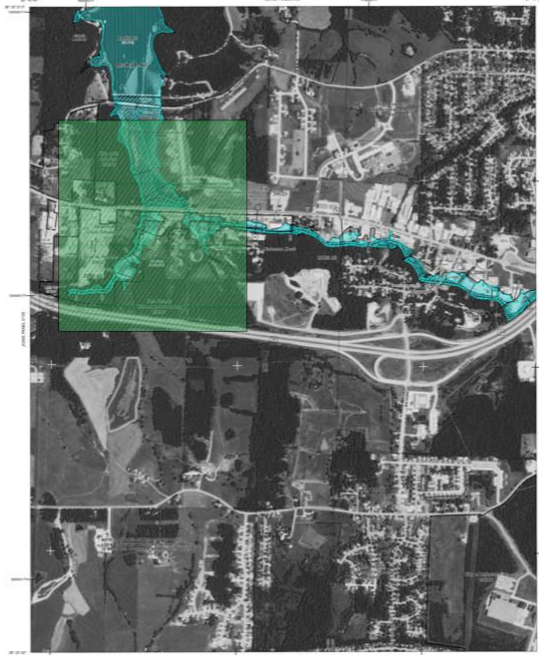
BACKNEXT

Scale and North Arrow

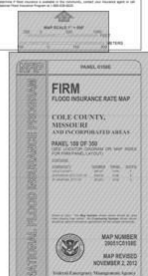
Title Block

Preview FIRMette

NOTES TO USERS



LEGEND



## 12. Adjust Scale and North Arrow and Title Block if necessary:

Create A FIRMetteCLOSE X

Select Page Size

Select Print Area

Scale and North Arrow


Title Block

Sometimes the selection box for the title block isn't centered over the title block in the bottom right when the map opens. Click and drag the green box over the title block if needed.


BACKNEXT

Preview FIRMette

NOTES TO USERS

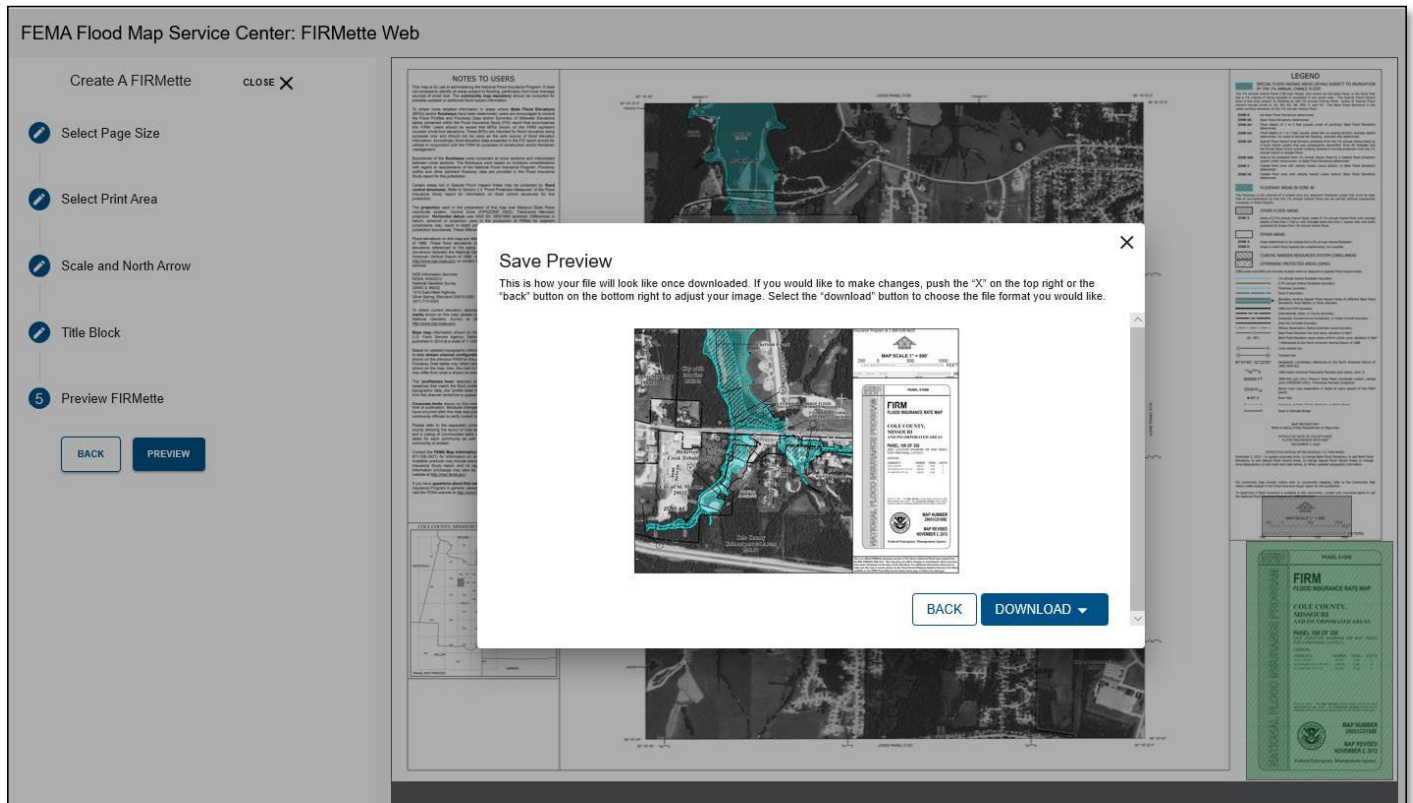


LEGEND

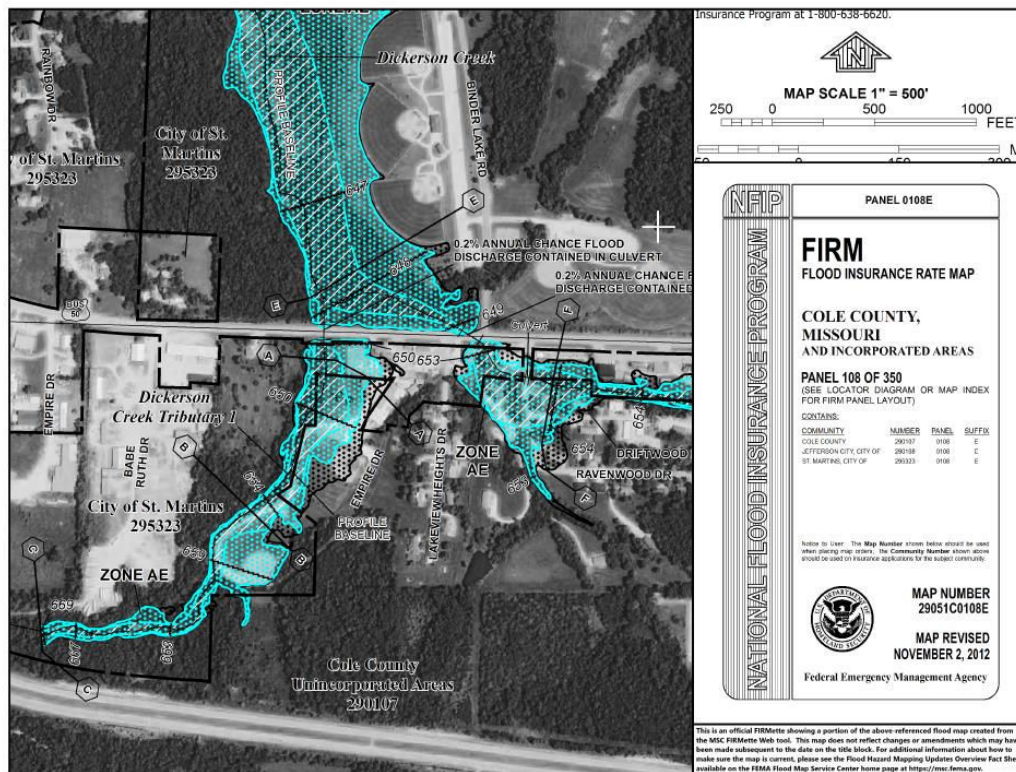




### 13. Preview FIRMette and Download to a PDF



### 14. FIRMette



Directions on how to create a FIRMette are available in the How to Find and Make a FIRMette tutorial:

[https://msc.fema.gov/msccontent/FEMA\\_How\\_to\\_Find\\_Your\\_FIRM\\_and\\_Make\\_a\\_FIRMette\\_03\\_2021.pdf](https://msc.fema.gov/msccontent/FEMA_How_to_Find_Your_FIRM_and_Make_a_FIRMette_03_2021.pdf)