



Home Repair Opportunity (HeRO) Program Flood Insurance Form

HeRO-415-F
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 flood insurance regulations, please visit: <https://www.hudexchange.info/programs/environmental-review/flood-insurance/>.

1. 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).

Is the structure, part of the structure, or insurable property located in a FEMA-designated Special Flood Hazard Area?

No → *Continue to the Worksheet Summary.*

Yes → *Continue to Question 2.*

2. Is the community participating in the National Flood Insurance Program or has less than one year passed since FEMA notification of Special Flood Hazards?

Yes, the community is participating in the National Flood Insurance Program. Flood insurance is required. Provide a copy of the flood insurance policy declaration or a paid receipt for the current annual flood insurance premium and a copy of the application for flood insurance.

→ *Continue to the Worksheet Summary.*

Yes, less than one year has passed since FEMA notification of Special Flood Hazards. Flood Insurance is required.

→ *Continue to the Worksheet Summary.*

No - The community is not participating, or its participation has been suspended. Federal assistance may not be used at this location. Cancel the project at this location.

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 HUD.

Are formal compliance steps or mitigation required?

Yes

No