Flood Insurance (CEST and EA)

General requirements	Legislation	Regulation
Certain types of federal financial assistance may not be used in floodplains unless the community participates in National Flood Insurance Program and flood insurance is both obtained and maintained.	Flood Disaster Protection Act of 1973 as amended (42 USC 4001-4128)	24 CFR 50.4(b)(1) and 24 CFR 58.6(a) and (b); 24 CFR 55.1(b).
Reference		
https://www.hudexchange.info/environmental-review/flood-insurance		

1. **Does this project involve financial assistance for construction, rehabilitation, or acquisition of a mobile home, building, or insurable personal property?**

   ☐No. This project does not require flood insurance or is exempted from flood insurance. → *Continue to the Worksheet Summary.*

   X Yes → *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). For projects in areas not mapped by FEMA, use the best available information to determine floodplain information. Include documentation, including a discussion of why this is the best available information for the site. Provide FEMA/FIRM floodplain zone designation, panel number, and date within your documentation.

   Is the structure, part of the structure, or insurable property located in a FEMA-designated Special Flood Hazard Area? There is a potential for a home to be within the floodplain. During the site specific Tier 2 review, each property will be mapped to determine if in a designated area. Lawrence County participates in the National Flood Insurance Program, and each property owner would need site specific flood insurance before work can be completed.

   ☐ No → *Continue to the Worksheet Summary.*

   X Yes → *Continue to Question 3.*

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

   X Yes, the community is participating in the National Flood Insurance Program.

   For loans, loan insurance or loan guarantees, flood insurance coverage must be continued for the term of the loan. For grants and other non-loan forms of financial assistance, flood insurance coverage must be continued for the life of the building irrespective of the transfer of ownership. The amount of coverage must equal the total project cost or the maximum coverage limit of the National Flood Insurance Program, whichever is less

   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. **There is a potential for a home to be within the floodplain. During the site specific Tier 2 review, each property will be mapped to determine if in a designated**

area. Lawrence County participates in the National Flood Insurance Program, and each property owner would need site specific flood insurance before work can be completed.

→ *Continue to the Worksheet Summary.*

☐Yes, less than one year has passed since FEMA notification of Special Flood Hazards.
If less than one year has passed since notification of Special Flood Hazards, no 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

Compliance Determination

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

- Map panel numbers and dates; FEMA panel #s will be determined at eligibility phase of project (Tier 2)
- Names of all consulted parties and relevant consultation dates; NA
- Names of plans or reports and relevant page numbers; NA
- Any additional requirements specific to your region Tier 2 project phase will determine what kind of compliance and documentation each site-specific project will need which include; Documentation supporting the determination that the project does not require flood insurance or is excepted from flood insurance, A FEMA Flood Insurance Rate Map (FIRM) showing that the project is not located in a Special Flood Hazard Area, or a FEMA Flood Insurance Rate Map (FIRM) showing that the project is located in a Special Flood Hazard Area along with 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 in the review. FEMA's Map Service Center is located here **https://msc.fema.gov/portal/home** and will be used in this determination.

Are formal compliance steps or mitigation required?

X Yes, depending on site-specific address

☐ No