**Flood Insurance (CEST and EA) – PARTNER**

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| **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 55.5.  |
| **Reference**  |
| https://www.hudexchange.info/environmental-review/flood-insurance  |

1. **Does this project involve mortgage insurance, refinance, acquisition, repairs, rehabilitation, or construction of a structure, mobile home, or insurable personal property**?

[ ] No. This project does not require flood insurance or is excepted from flood insurance.

 *Continue to the Worksheet Summary.*

[ ] Yes *Continue to Question 2.*

1. **Provide a FEMA/FIRM map showing the site.**

The Federal Emergency Management Agency (FEMA) designates floodplains. The [FEMA Map Service Center](http://www.msc.fema.gov) 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 3.*

1. **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.

 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**

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.**

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