Floodplain Management
Checklist for HUD or Responsible Entity

<table>
<thead>
<tr>
<th>General requirements</th>
<th>Legislation</th>
<th>Regulation</th>
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<tbody>
<tr>
<td>Avoid the adverse impacts</td>
<td>Executive Order 11988, May 24</td>
<td>24 CFR Part 55</td>
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<td>associated with the occupancy</td>
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<td>and modification of floodplains.</td>
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<td>Avoid floodplain development</td>
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<td>whenever there are practicable</td>
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<tr>
<td>alternatives.</td>
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1. Is the Project located in a floodway or a 100 or 500-year flood plain?

☐ For projects in areas mapped by FEMA, maintain the FEMA map panel that includes your project site. Make sure to include the map panel number and date. If FEMA information is unavailable or insufficiently detailed, other Federal, state, tribal or local data may be used as ‘best available information.’ However, a base flood elevation from an interim or preliminary or non-FEMA source cannot be used if it is lower than the current FIRM and FIS. Include documentation, including a discussion of why this is the best available information for the site.

☐ No: STOP here. The Floodplain Management regulations do not apply. Record your determination that the project is not in a floodplain or floodway.

☐ Yes—Floodway. STOP. The National Flood Insurance Program prohibits federal financial assistance for use in a floodway. The only exception is for functionally dependent uses, such as a marina, a port facility, a waterfront park, a bridge or a dam. If your project is a functionally dependent use in a floodway, proceed to #3

☐ Yes—500-year flood plain (Zone B or X on FEMA maps or best information). PROCEED to #2

☐ Yes—100 Year flood plain (Zone A or V on FEMA maps or best information). PROCEED to #3

☐ Yes—Flood prone area. PROCEED to #3

2. For projects in the 500-year flood plain: Does your project involve a critical action, defined as an activity for which even a slight chance of flooding would be too great because it might result in loss of life, injury or property damage? Specific examples include:
   - Structures or facilities that produce, use or store highly volatile, flammable, explosive, toxic or water-reactive materials.
   - Structures or facilities that provide essential and irreplaceable records or utility or emergency services that may become lost or inoperative during flood and storm events (e.g., data storage centers, generating plants, principal utility lines, emergency operations centers including fire and police stations, and roadways providing sole egress from flood-prone areas).
   - Structures or facilities that are likely to contain occupants who may not be sufficiently mobile to avoid loss of life or injury during flood or storm events, e.g. persons who reside in hospitals, nursing homes, convalescent homes, intermediate care facilities, board and care facilities, and retirement service centers. Housing for independent living for the elderly is not considered a critical action.

☐ No: STOP here. The project can proceed without further analysis. Record your determination and attach flood plain map and documentation that project does not involve a critical action.

☐ Yes: PROCEED to #3

3. Does your project meet one of the categories of proposed action for which Part 55 does not apply?
   (Below are several common exemptions—please see 24 CFR 55.12(c) for additional categories of proposed action)
   - The approval of financial assistance for restoring and preserving the natural and beneficial functions and values of floodplains and wetlands but only other certain further conditions (see 24 CFR 55(c)(3)).
• A minor amendment to a previously approved action with no additional adverse impact on or from a floodplain.
• Approval of a project site, an incidental portion of which is situated in an adjacent floodplain, but only with certain further conditions (see 24 CFR 55.12(c)(6)).
• A project on any site in a floodplain for which FEMA has issued a final Letter of Map Amendment or Letter of Map Revision that removed the property from a FEMA-designated floodplain location.
• A project on any site in a floodplain for which FEMA has issued a conditional LOMA or LOMR if the approval is subject to the requirements and conditions of the conditional LOMA or LOMR.
• Special Projects directed to the removal of material and architectural barriers that restrict the mobility of and accessibility to elderly and persons with disabilities.

☐ Yes: Stop here. Record your determination that the project is exempt from floodplain management regulations per 24 CFR 55.12(c). Maintain copies of all of the documents you have used to make your determination. Please note that you may still have to maintain flood insurance on the project per the Flood Disaster Protection Act.
☐ No: Proceed to #4.

4. Does your project meet one of the categories of proposed action for which the 8-step decision making process does not apply? (Below are several common exemptions—please see 24 CFR 55.12(b) for additional categories of proposed action)
   • Financial assistance for the purchasing, mortgaging or refinancing of existing one-to-four family properties under certain conditions (24 CFR 55(b)(1))
   • Financial assistance for minor repairs or improvements on one-to-four-family properties that do not meet the thresholds for ‘substantial improvement’
   • Disposition of individual HUD-acquired one-to-four-family properties.
   • HUD guarantees under the Loan Guarantee Recovery Fund Program under certain conditions (see 24 CFR 55.12(b)(4)).
   • Leasing an existing structure in the floodplain but only under certain conditions (see 24 CFR 55.12(b)(5))

☐ Yes: Stop here. Record your determination that the project is exempt from the 8-step process as per 24 CFR 55.12(b). Maintain copies of all of the documents you have used to make your determination. Please note that you may still have to maintain flood insurance on the project per the Flood Disaster Protection Act. Please also note that notification of floodplain hazard requirements at 24 CFR 55.21 may apply.
☐ No: Proceed to #5.

5. Does your project meet one of the categories of proposed action for which a limited 8-step process applies? (please see 24 CFR 55.12(a) for more details)
   • Disposition of acquired multifamily housing projects or acquired one-to-four family properties where communities are in good standing in the NFIP program.
   • HUD’s actions under the National Housing Act for purchase or refinancing of existing multifamily housing projects, hospitals, nursing homes, assisted living facilities, board and care facilities, and intermediate care facilities, in communities that are in good standing under the NFIP.
   • Actions under any HUD program involving the repair, rehabilitation, modernization, weatherization, or improvement of existing multifamily housing projects, nursing homes, assisted living facilities, board and care facilities, intermediate care facilities and one-to-four family properties in communities in the Regular Program of the NFIP and in good standing, units are not increased more than 20 percent, the action does not involve a conversion from nonresidential to residential land use, the action does not meet the thresholds for ‘substantial improvement’ and the footprint of the structure and paved areas is not significantly increased.
   • Actions under any HUD program involving the repair, rehabilitation, modernization, weatherization, or improvement of existing nonresidential buildings and structures in communities in the Regular Program of the NFIP and in good standing, the action does not meet the thresholds for ‘substantial improvement’ and the footprint of the structure is not significantly increased.
Yes: Complete the 5-step decision-making process for floodplains. You do not have to publish the notices in steps 2 or 7 or do an analysis of alternatives in Step 3. Analyze potential direct and indirect impacts (step 4); design or modify to minimize potential impacts (step 5); reevaluate the proposed action to determine if action is still practicable (step 6).

- If still practicable, document your analysis in the file and move forward.
- If not still practicable, either reject or modify project.

No: Proceed to #6.

6. Are there practicable alternatives to locating your project in the floodplain?

**HUD strongly discourages use of funds for projects that do not meet an exemption in Part 55.12.**

Reject the Project Site or Request a Letter of Map Amendment or Revision (LOMA/R) from FEMA. If you decide to consider the project you must determine if there are alternatives by completing the 8-step decision-making process described in 24 CFR Section 55.20. Please note that requesting a LOMA/R or completing the 8 step process take time and resources. The 8-step decision-making process requires two public notice and comment periods.

You must also maintain flood insurance on the project per the Flood Disaster Protection Act.

Yes: Reject or modify project.

No: Document your analysis, including floodplain notices, in your Environmental Review Record. You must notify any private party participating in a financial transaction for the property of the hazards of the floodplain location before the execution of documents completing the transaction. (24 CFR Section 55.21)

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**DISCLAIMER:** This document is intended as a tool to help HUD Region X grantees and HUD staff complete environmental requirements. This document is subject to change. This is not a policy statement, and the Floodplain Executive Order and Regulations take precedence over any information found in this document.

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1 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 before the improvement or repair started or if the structure has been damaged before the damage occurred OR any repair reconstruction etc. that results in an increase of more than 20% of dwelling units or peak number of customers and employees (24 CFR 55.2(b)(8))