

Final Notice and Public Explanation of a Proposed Activity in a Proposed Activity in a Federal Flood Risk Management Standard (FFRMS) Designated Floodplain and Wetland

To: All interested Federal, State, and Local Agencies (FEMA, U.S. EPA Region 6, U.S. Army Corps of Engineers, Harris County Flood Control District, City of Houston Floodplain Administrator's Office, and the U.S. Department of Housing and Urban Development (HUD)) as well as the Public at Large.

This is to give notice that the City of Houston's Housing and Community Development Department ("HCD"), pursuant to federal environmental regulations found at 24 CFR 58, has conducted an evaluation as required by Executive Order 11988 and 11990 (as amended), in accordance with HUD regulations at 24 CFR 55.20 Subpart C Procedures for Making Determinations on Floodplain Management and Protection of Wetlands. The purpose of the evaluation is to determine the potential effect that its activity in the floodplain will have on the human environment for Community Development Block Grant-Disaster Recovery ("CDBG-DR") single family rehabilitation and reconstruction activity, funded with CDBG Derecho and Hurricane Beryl Disaster Recovery funds (B-25-MU-48-0001) .

This review is a five (5) year tiered review. Site-specific review, including identification of the FFRMS Floodplain, will be performed at the site-specific level. For each site-specific review, FEMA FIRM maps will be used to identify the boundaries of the FFRMS Floodplain, which under the 0.2% Annual Chance Floodplain Approach covers both the 100-year and the 500-year floodplain. HCD will also make use of internal Geographic Information Systems (GIS) data to buttress and complement this approach (which will include documentation of elevation) and will ensure that the entire project area is marked in site-specific reviews. If and when the Federal Flood Standard Support Tool (FFSST) is re-commissioned, it will be determined whether Climate Informed Science Approach (CISA) mapping tools are available for the project site and HCD will use CISA to determine the FFRMS Floodplain whenever it is available for a site. If it is not available for the site, the "No Data Exists" will be used to document that CISA data is unavailable for the project site. Floodplain and elevation information will be gathered this way in order to determine appropriate applicable mitigation and minimization techniques for each site in the FFRMS floodplain, including elevation requirements for substantial improvement and reconstruction projects. Please note that this notice is part of the 8-step process required by 24 CFR 55.20, which will apply primarily to substantial improvement and reconstruction projects. Rehabilitation-only projects will be assessed on an individualized basis, but are generally expected to fall into exceptions to the 8-step process.

The City of Houston has considered the following alternatives and mitigation measures to minimize adverse impacts and to restore and preserve natural and beneficial functions and intrinsic values of the existing floodplain/wetland:

A. (Option Selected) Perform home repair in the FFRMS floodplain (100-year floodplain and the 500-year floodplain) but not the floodway.

Alternative A has been selected since it allows the maximum number of homes selected under 24 CFR 55 possible—it leaves out only the under 30,000 acres (29,315.34) in the floodway and allows the remaining 126,818.16 acres to be a potential zone of selection for home rehab. In addition, this option aligns with the Department's goals of alleviating threats to health, life, and safety as well as safety hazards resulting from substandard conditions by providing assistance to as many residents as possible.

B. (Alternative) All homes to be selected will be outside the 100-year floodplain.

Alternative B was not selected since it would entail unnecessary restrictions on single family home sites selected and limitations on options for HUD-funded community redevelopment. This option does not promote the Department's goals of alleviating threats to health, life, and

safety as well as safety hazards resulting from substandard conditions as it prevents assistance to vulnerable areas of the City. This option would not even fully avoid any additional actions required by the 8- step process in light of the 2024 rule update.

C. (Alternative) All homes to be selected will be outside the entire FFRMS (100-year floodplain AND the 500-year) floodplain.

Alternative C was not selected since it would entail unnecessary and draconian restrictions on single family home sites selected and severe limitations on options for HUD-funded community redevelopment, even though it would avoid the need for an 8-step process under the new rule. This option does not promote the Department's goals of alleviating threats to health, life, and safety as well as safety hazards resulting from substandard conditions as it prevents assistance to vulnerable areas of the City.

D. (Alternative) "No Action." Perform no project at all.

Alternative D was not selected since it was deemed feasible to perform the project and not to reject it, since a viable option (Alternative A) was determined to be available. This option does not promote the Department's goals of alleviating threats to health, life, and safety as well as safety hazards resulting from substandard conditions as it prevents assistance to vulnerable areas of the City.

For any substantial rehabilitation and reconstruction projects in the FFRMS Floodplain, structures will be required to have the lowest floor and all utilities elevated to at least the height of the 500-year floodplain, and two (2) feet above the 500-year floodplain where mandated by Chapter 19 and/or HUD 24 CFR 55. Where elevation data is not available from FEMA, elevation must be performed to two (2) feet above the Base Flood Elevation (BFE) for FFRMS Floodplain sites. These sites will also be subject to the zero net fill standard. The more conservative elevation requirement will always apply, whether it is Chapter 19, 24 CFR 55, or any other requirement. For home reconstruction sites in the 100-year floodplain and the 500-year floodplain, the requirements of the City's Chapter 19 code of ordinances (local floodplain ordinance) is more conservative than the HUD rule, since it requires elevation of all sites within its boundaries to the 500-year floodplain plus two (2) feet. For any substantial rehabilitation sites, Chapter 19 rules are more conservative for 100-year floodplain sites as they require elevation two (2) feet above the 500-year floodplain, whereas for 500-year floodplain substantial rehabs, HUD rules are stricter as they require elevation to at least the 500- year floodplain. Flood insurance will be required to be maintained for properties in the 100-year floodplain, and strongly recommended for properties in the 500-year floodplain, as per HUD regulatory requirements. All required mitigation and minimization methods will be employed at a site-specific level, on a case-by-case basis, in order to best address and minimize potential adverse impacts stemming from floodplain alterations at that particular site.

For substantial rehabilitation and reconstruction projects, proper elevation must be documented on an Elevation or Floodproofing Certificate. Best Management Practices (BMPs) for soil erosion and stormwater management will be applied through Home Repair Program Minimum Construction Standards. Any and all mitigation measures to be taken to minimize adverse impacts and to restore and preserve natural and beneficial values to the floodplain and will be determined as each individual site is reviewed as applicable. Each applicant, occupant, or homeowner located within the Federal Flood Risk Management Standard (FFRMS) floodplain will be required to sign an Emergency Management Disaster Acknowledgment form acknowledging that they have: 1. Read and understood the Emergency Management Disaster Preparedness Statement and HCD's obligations; 2. Received the pamphlet Hurricane and Disaster Preparedness Guide; 3. Registered with the Emergency Notification System (ENS); and 4. Registered (Individual Resident or Facility) with the State of Texas Emergency Assistance Registry (STEAR) online or called 2-1-1. All sites will be screened and evaluated for wetlands, and as a rule wetlands will be avoided unless otherwise approved by the HCD management or by Council action. While each property will be considered individually, wetland sites as a rule will be avoided wherever

possible on any single-family home repair project, be it rehabilitation or reconstruction. BMPs for soil erosion prevention, and stormwater management (which will also serve to safeguard wetlands as needed) are incorporated and implemented through Minimum Construction Standards for Single Family Home Repair. The expected allotted number of households to serve annually is approximately 38-45, which totals to an estimated 150-160 projects over the four (4) year period which is the target timeline for the Program. Based on historical data, we are allocating an approximately 25-33% increase if additional families can be served. The maximum estimated number of projects is approximately 50 annually, 200 total. Please note that the Broad Review allows for five (5) years of activity in case timelines are extended beyond the 4 year target, and if the number of home repair projects unexpectedly increases beyond the maximum projection of 200, the Broad Review can and will be amended as needed to accommodate those additional home repair projects.

The City of Houston has reevaluated alternatives to building in the floodplain (and where applicable, wetland) and has determined that it has no practicable alternative to floodplain development (and wetland where applicable). Environmental files documenting compliance with Executive Order 11988, and/or Executive Order 11990, as amended, are available for public inspection, review and copying upon request at the times and location delineated in the last paragraph of this notice for receipt of comments. There are three primary purposes for this notice. First, people who may be affected by activities in floodplain/wetland and those who have an interest in the protection of the natural environment should be given an opportunity to express their concerns and provide information about these areas. Second, an adequate public notice program can be an important public educational tool. The dissemination of information and request for public comment about floodplain/wetland can facilitate and enhance Federal efforts to reduce the risks and impacts associated with the occupancy and modification of these special areas. Third, as a matter of fairness, when the Federal government determines it will participate in actions taking place in floodplain/wetland, it must inform those who may be put at greater or continued risk.

This notice is running concurrently on the HCD website (<https://www.houstontx.gov/housing/public-notices.html>) with the Notice of Intent to Request a Release of Funds (NOIRROF) notice for seven (7) days of public comment, from May 26, 2026 to June 2, 2026.

Written comments for this public notice must be received by the City of Houston Housing and Community Development Dept. (HCD) on or before the close of business on June 2, 2026 at 2100 Travis, 9th Floor, Houston, Texas, Attention: HCD Environmental Team. Comments may also be submitted via phone at (832) 394-6319 or via email at hcdenvironmental@houstontx.gov. A full description of the program and/or the ERR may be reviewed from 8:00 AM to 5:00 PM at the address provided above.

Date of Publication: May 26, 2026