

**Early Notice and Public Review of Proposed Activities in a  
Federal Flood Risk Management Standard Designated Floodplain or Wetland**

To: All interested Agencies, Groups and Individuals

This is to give notice that the North Carolina Department of Commerce (NCDOC), Division of Community Revitalization (DCR), as the Responsible Entity under 24 CFR Part 58, has determined that proposed actions under the U.S. Department of Housing and Urban Development (HUD), Community Development Block Grant - Disaster Recovery (CDBG-DR) Program, may be located in the Federal Flood Risk Management Standard (FFRMS) floodplain or wetland, and the DCR will be identifying and evaluating practicable alternatives to locating the action within the floodplain or wetland and the potential impacts on the floodplain or wetland from the proposed action, as required by Executive Order 11988, as amended by Executive Order 13690, and Executive Order 11990, in accordance with HUD regulations at 24 CFR 55.20 in Subpart C Procedures for Making Determinations on Floodplain Management and Protection of Wetlands. The DCR is proposing to implement housing recovery programs including Reconstruction and Rehabilitation of Owner-Occupied Housing, and Multifamily Construction and Repair (the Programs) to assist homeowners and rental unit owners and tenants that have been and continue to be affected by disasters. These Programs will facilitate the rehabilitation and reconstruction of single-family housing units (residential dwellings with a maximum of 1-4 units per property/activity) damaged by Tropical Storm Helene. Although individual project locations are not known at this time, project sites will be located within the eligible Program area, which is comprised of twenty-eight (28) counties and one (1) additional zip code in western North Carolina, specifically, the counties of Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Catawba, Clay, Cleveland, Gaston, Haywood, Henderson, Jackson, Lincoln, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Surry, Swain, Transylvania, Watauga, Wilkes, Yadkin, Yancey, and zip code 28214 in Mecklenburg County. DCR is preparing tiered environmental reviews to eliminate redundancy and improve efficiency in evaluating potential impacts of these programs. Under this tiering approach, the twenty-eight (28) counties and one (1) zip code spanning western North Carolina will be grouped into one of two Ecoregions, Mountains and the Piedmont, with each region being evaluated for potential impacts at a Tier 1 Environmental Assessment level of review. These regions are widely accepted boundaries for conservation planning efforts and are commonly used in organizing, interpreting and reporting information about land-use dynamics.

The extent of the FFRMS floodplain at individual project sites will be either determined using the Climate Informed Science Approach (CISA), 0.2 percent flood approach, or freeboard value approach to identify the most protective FFRMS elevation. The scope of the proposed construction-related activities may consist of major and minor rehabilitation, reconstruction, relocation, elevation, demolition substantially conforming to the existing footprint of each damaged structure or developed lot, acquisition of previously residential developed land, and repair or reconstruction of existing private roads and bridges. Any ground disturbance will occur substantially within the original footprint of the damaged/previous structure and associated private roads, bridges and utilities. For properties in the Federal Flood Risk Management Standard (FFRMS) floodplain or disaster risk reduction area (DRRA), property owners may opt for voluntary buyout, in which case, properties will be cleared of all structures and above ground improvements as necessary for consistency with opens space and floodplain management principles, and permanent restrictive covenant will be placed on the deed ensuring these properties are retained as greenspace in perpetuity. In cases where a damaged property is deemed unsuitable or unavailable for rehabilitation or reconstruction due to voluntary buyout, land loss, soil stability, loss of lease or other factors, the Programs may decide to relocate the same eligible activity to another property (relocation). In the case of relocation, homes will be placed on

previously developed properties located outside of the FFRMS floodplain and DRRA, and construction will be limited to substantially within the footprint of a previously extant structure.

DCR has determined that the proposed project activities could affect up to an estimated total of 10,000 acres (based on an estimated 10,000 applicants, and each project site being approximately 1-acre in size on average) with a substantial portion of these activities anticipated to be located within the FFRMS floodplain. Although the Programs anticipate the majority of project activities to consist of rehabilitation, reconstruction, and potential relocation of residential structures within the footprint of previously developed areas, which would have no impact on wetlands, projects involving the repair or reconstruction of existing private roads and bridges may occur in, and potentially impact, Waters of the US, including wetlands.

There are three primary purposes for this notice. First, people who may be affected by activities in floodplains / wetlands 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. Commenters are encouraged to offer alternative sites outside of the floodplain / wetland, alternative methods to serve the same project purpose, and methods to minimize and mitigate project impacts on the floodplain / wetland. Second, an adequate public notice program can be an important public educational tool. The dissemination of information and request for public comment on activities in floodplains / wetlands 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 floodplains and/or wetlands, it must inform those who may be put at greater or continued risk.

Written comments must be received by the Division of Community Revitalization (DCR), at the following address, on or before April 18, 2025: North Carolina Department of Commerce (NCDOC), Division of Community Revitalization (DCR), 4301 Mail Service Center, Raleigh, NC 27699-4301, Attention: Stephanie McGarrah, Deputy Secretary. Additional project information is available Monday – Friday from 8:00 AM to 4:00 PM at the North Carolina Department of Commerce, 301 North Wilmington Street, 4<sup>th</sup> Floor, Raleigh, North Carolina 27601-1058, online at <https://www.commerce.nc.gov/grants-incentives/disaster-recovery>, or by calling (984) 800-1918. Comments may also be submitted via email at [helene.recovery@commerce.nc.gov](mailto:helene.recovery@commerce.nc.gov).

Date: April 3, 2025